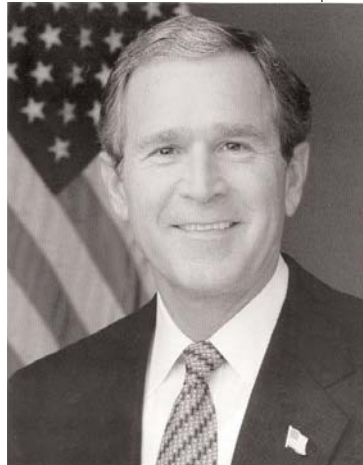


2005 CONSUMER ACTION HANDBOOK

United States General
Services Administration

Federal Citizen
Information Center



THE WHITE HOUSE

WASHINGTON

December 3, 2004

The *Consumer Action Handbook*, published by the United States General Services Administration, encourages Americans to be responsible consumers, savers, and investors. This in-depth guide offers a wealth of information about government services and tools available to help citizens make good decisions in today's marketplace. Well-informed buyers contribute to the strength of our economy, and I hope all Americans will take advantage of this important resource.

Best wishes,

George W. Bush



GSA, 4000 16th Street

As Administrator of the U.S. General Services Administration (GSA), I'm proud to introduce the 2006 edition of the *Consumer Action Handbook*, one of the federal government's most popular and useful publications. The Handbook is published by the Federal Citizen Information Center (FCIC) within GSA's Office of Citizen Services and Communications.

FCIC is an important component of USA Services, the Presidential e-Gov initiative that acts as your front door to federal government agencies, allowing you quick and convenient access to government information and services. Go online and find answers at www.FirstGov.gov or send an email and receive an answer within two business days. You can also call 1/800/FED-INFO and speak to a trained information agent, or write to Pueblo, Colorado, where consumers have found helpful publications for more than 50 years.

Whether you have a printed copy of the *Consumer Action Handbook* or use it online at www.FirstGov.gov, you're sure to get timely, accurate, and trustworthy help from GSA and USA Services.

Sincerely,

Harold R. May

U.S. General Services Administration
1601 15th Street, NW
Washington, DC 20503-0001
www.gsa.gov



CONTRIBUTORS

The Federal Citizen Information Center would like to express its gratitude to the partners listed below who helped make possible the publication of the 2005 Consumer Action Handbook.

Consumer Product Safety Commission

The Honorable Hal Stratton
Chairman

Department of Agriculture

The Cooperative State Research,
Education, and Extension Service
Colien Hefferan
Administrator

Food and Drug Administration

Department of Defense

The Honorable Donald H. Rumsfeld
Secretary

Department of Veterans Affairs

The Honorable Anthony J. Principi
Secretary

Federal Deposit Insurance Corporation

The Honorable Donald E. Powell
Chairman

Federal Trade Commission

The Honorable Timothy J. Muris
Chairman

General Services Administration

The Honorable Stephen A. Perry
Administrator

Securities and Exchange Commission

The Honorable William H. Donaldson
Chairman

American Association of Homes and Services for the Aging

AARP

American Financial Services Association Education Foundation

American Express

AT&T

Campbell Soup Company

Carfax

Certified Financial Planner Board of Standards

The Colgate-Palmolive Company

The Dannon Company

Delta Airlines

Direct Marketing Association

Frito-Lay

Gerber Products Company

Kellogg Company

Levi Strauss & Company

MetLife

Michelin North America, Inc.

Microsoft

National Association of Consumer Agency Administrators

National Futures Association

National Home Equity Mortgage Association

Nike, Inc.

Pfizer, Inc.

SOCAP International (Society of Consumer Affairs Professionals)

Sprint

Subaru of America, Inc.

Verizon

Visa

CONSUMER INFORMATION SOURCES

FEDERAL CITIZEN INFORMATION CENTER (FCIC)

Pueblo, CO 81009

Phone: 1 (800) FED INFO

Web: www.pueblo.gsa.gov

Part of the U.S. General Services

Administration, FCIC is a one-stop source for consumer information from the federal government. The free Consumer Information Catalog lists more than 200 free and low-cost publications on topics such as cars, child care, education, federal benefits, money management, food, health, housing and travel. Order a copy of the Catalog from the FCIC website or call 1 (800) FED INFO (that's 1-800-333-4636) between 8 a.m. and 8 p.m. Eastern Time, M-F. You can also get a copy by sending your name and address to FCIC at the address above.

FIRSTGOV

Web: www.FirstGov.gov

The official Web portal for the U.S. government, FirstGov.gov links you to government representatives, services and information at the federal, state and local level. You can get easy-to-understand information from the government 24 hours a day, seven days a week. Similar information is posted in Spanish at www.Espanol.gov.

CENTER FOR THE STUDY OF SERVICES

733 15th Street, NW, Ste. 820

Washington, DC 20005

Phone: 202-347-7283 / Fax: 202-347-4000

www.checkbook.org

This nonprofit organization publishes information and services to help you choose and get the best price when making purchases such as autos, major appliances, audio-video equipment, doctors, hospitals and health care plans. In the Boston, Chicago, Philadelphia, Washington DC, Seattle, San Francisco and St. Paul/Minneapolis areas, a subscription to CHECKBOOK magazine will give you information on many local services as auto repair, cell phones, plumbers, and banks.

CONSUMERS UNION OF U.S., Inc. (CU)

101 Truman Avenue

Yonkers, NY 10703-1057

Phone: 914-378-2000 / Fax: 914-378-2900

www.consumerreports.org

CU is a nonprofit, independent consumer organization that researches and tests goods and services such as automobiles, appliances, food,

clothing, luggage, and insurance. Some of the information is free via the Internet, radio and television. Print publications including subscriptions to the monthly Consumer Reports magazine must be purchased.

CONSUMER WORLD

www.consumerworld.org

ConsumerWorld is a public service website with links to hundreds of consumer resources available on the Internet. You will find consumer news, product reviews and shopping bargains. Directories provide contact information and web links for many corporations and government agencies.

COOPERATIVE STATE RESEARCH, EDUCATION, AND EXTENSION SERVICE (CSREES)

The Cooperative State Research, Education, and Extension Service of the U.S. Department of Agriculture has been a source of consumer information and assistance for decades. With an educator in nearly every county, Cooperative Extension brings the research-based knowledge of the land grant universities directly to families and communities. Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. To locate your county office, check the blue pages of your phone book or visit www.reeusda.gov.

LIBRARIES

Publications from many of the organizations mentioned on this page can be found at public libraries. Some university and private libraries also allow individuals to use their reference materials. Check your local telephone directory for the location of libraries near you.

CONTENTS

Quick Consumer Tips	vi	Insurance	24
How to Use This Handbook	1	Auto Insurance	25
PART I – BE A SAVVY CONSUMER	1	Homeowner/Renter Insurance	25
General Buying Tips	1	Health Insurance	25
Before You Buy	1	Long-Term Care Insurance	26
Service Contracts and Extended Warranties	1	Disability Insurance	27
Product Safety Recalls	2	Life Insurance	27
After You Buy	2	Investing	27
Shopping From Home	2	Financial Brokers and Advisors	28
Online Auctions and Private Sellers	3	Travel	29
Telemarketing and Spam	4	Travel Safety	30
Telephone Calls	5	Resolving Air Travel Problems	30
Junk Faxes	6	Utilities	31
Spam	6	Electricity and Natural Gas	31
Protect Your Identity	6	Telephone Services	31
Protect Your Privacy	7	Water	34
Online Privacy	8	Internet Service Providers	34
Financial Privacy	8	Services and Resources for Consumers with Disabilities	35
Medical Privacy	9	PART II – FILING A COMPLAINT	36
Automobiles	9	Go Back to the Seller	36
Buying a New Car	9	Report Legal Violations & Safety Hazards	36
Buying a Used Car	10	Get Help	37
Leasing	11	Dispute Resolution Programs	38
Renting	11	Small Claims Court	38
Repairs	12	Legal Help	39
Recalls and Lemon Laws	12	Sample Complaint Letter	40
Vehicle Repossessions	12	PART III – CONSUMER ASSISTANCE DIRECTORY	41
Banking	13	Corporations	41
ATM/Debit Cards	14	Automobile Manufacturers	78
Credit	14	State & Local Consumer Protection Offices	79
Installment Loans	15	State Banking Authorities	95
Payday and Tax Refund Loans	15	State Insurance Regulators	99
Home Equity Loans	15	State Securities Administrators	103
Credit Cards	15	State Utilities Commissions	107
Credit Reports and Scores	16	Federal Agencies	111
Resolving Credit Problems	16	Better Business Bureaus	128
Education	19	National Consumer Organizations	134
Employment	20	Trade and Professional Assoc.	140
Food And Nutrition	20	Military Family Centers	147
Weight Reduction	20	Military Exchange Offices	148
Health Care	21	INDEX	150
Choosing a Doctor	21		
Choosing a Health Care Facility	21		
Prescription Drugs	22		
Housing	22		
Buying a Home	22		
Home Improvements and Repair	23		

QUICK CONSUMER TIPS

As a savvy consumer, you should always be on the alert for shady deals and scams. To protect your money and avoid being a victim of fraud, keep these things in mind:

1. A deal that sounds too good to be true usually is! Offers that often fall into this category are promises to fix your credit problems (p. 17), low-interest credit cards (p. 16), deals that let you skip credit card payments (p. 16), business/job opportunities (p. 20), risk-free investments (p. 28), and free travel (p. 30).

2. Extended warranties or service contracts are rarely worth what you pay for them. See page 1 for questions you should ask before you say yes to one of these contracts.

3. Say no to credit insurance offers. Often offered with credit cards, car loans and home mortgages, it is almost always better to purchase regular property, life, or disability insurance. See page 14.

4. There is no universal three-day cooling-off period. Don't be misled into thinking that you have an automatic three-days for canceling a purchase. Only a few types of contracts give you a right to cancel. See Your Rights: 3-Day Cooling-Off Rule on page 4.

5. Think twice before sharing personal information. Protect your privacy and avoid unauthorized use of your personal information by following the advice on page 7.

6. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. Even a high-interest cash advance on a credit card may be a better option. See page 15 for more information on these costly credit options.

7. Not all plastic cards offer the same protections. Your liability for the unauthorized use of a gift card (see stored-value cards on page 13) and debit/ATM card (p.14) may be much higher than the \$50 maximum on your credit card.

8. Real estate agents represent the seller—not the buyer. When buying, consider hiring a buyer-broker who represents you. See page 22.

9. Home improvement (p. 23) and auto repairs (p. 12) are the subject of frequent complaints. Second opinions are especially important when you are dealing with a repair service you do not know.

10. Think twice before you rent-to-own. Interest rates on rent-to-own purchases can be very high. If you miss a payment, you could end up with nothing. Consider other options such as buying second-hand at a thrift shop or through ads in your local newspaper.

Research suggests senior citizens, people in crisis (e.g., coping with a death or debt), college students, small business owners, minorities, and immigrants are especially at risk of being victimized. Avoid making big-ticket purchases during times of duress.

TIPS FOR USING THIS HANDBOOK

PART I – BE A SAVVY CONSUMER

Read this section for general advice on shopping for goods and services as well as an explanation of your consumer rights and responsibilities. The Table of Contents on page v and the Index on page 150 will help you quickly locate specific topics and information.

PART II – FILING A COMPLAINT

Turn to this section for suggestions on resolving consumer problems. A sample complaint letter on page 40 will help you present your case.

PART III – CONSUMER ASSISTANCE DIRECTORY

Look here for contact information for corporate offices, consumer organizations, trade groups, government agencies and other sources of assistance.

VISIT US ONLINE

A searchable version of this Handbook is available online at www.ConsumerAction.gov

PART 1: BE A SAVVY CONSUMER

Before you spend another dollar, invest a few minutes reading this section of the Handbook. The Federal Citizen Information Center (FCIC) has brought together information from federal agencies and various consumer organizations to help you make smart choices and avoid scams.

GENERAL BUYING TIPS

BEFORE YOU BUY

To avoid problems and make better decisions, use this checklist **BEFORE** you make a purchase.

- Decide in advance exactly what you want and what you can afford.
- Don't buy on impulse or under pressure. This includes donating to charity. Do your research.
- Ask family, friends and others you trust for advice based on their experience. Gather information about both the seller and the item or service you are purchasing.
- Review product test results and other information from consumer experts. See Consumer Information Sources on page iv and check the Handbook index for more information.
- Get advice and price quotes from several sellers.
- Make sure that the seller has all appropriate licenses. Doctors, lawyers, home improvement contractors and many other service providers must register with a state or local licensing agency. See page 79.
- Check out a company's complaint record with your local consumer affairs office (p. 79) and the Better Business Bureau (p. 128).

- Get a written copy of guarantees and warranties. Compare their features.
- Get the seller's refund, return and cancellation policies.
- Ask whom to contact if you have a question or problem.
- Read and understand any contract or legal document you are asked to sign. Make sure there are no blank spaces. Insist that any extras you are promised orally be put in writing.
- Consider paying by credit card. If you have a problem, you may not have to pay the charge made on your credit card. See page 16.

SERVICE CONTRACTS AND EXTENDED WARRANTIES

Sellers of cars, major appliances and other expensive items may try to sell you a service contract or "extended warranty." Service contracts can add hundreds to your purchase price and are rarely worth the cost. Some duplicate warranty coverage you get automatically from a manufacturer or dealer. Ask these questions before you agree to one of these contracts:

- Does the dealer, the manufacturer, or an independent company back the service contract?
- How are claims handled? Ask who will do the work and where it will be done.
- What happens to your coverage if the dealer or administrator goes out of business?
- Do you need prior authorization for repair work?
- Are there any situations when coverage can be denied? You may not have protection from common wear and tear. And some manufac-

GENERAL TIPS • SHOPPING FROM HOME

turers do not honor contracts if you fail to follow their recommendations for routine maintenance.

PRODUCT SAFETY RECALLS

Ready to buy a used vehicle or other second-hand product? Check to be sure it hasn't been recalled for safety reasons. Some recalls ban the sale of an item while others ask consumers to return the item for replacement or repair. Sometimes a seller provides a part that reduces the danger of using the product. Two websites post information on current recalls:

- www.Recalls.gov—This site lists government-initiated recalls, streamlining access to information from federal agencies.
- www.pueblo.gsa.gov—A listing of both government and industry-initiated recalls.

AFTER YOU BUY

What you do after you buy can be as important as what you do before you buy. These steps will help you avoid as well as deal with any problems that might pop up.

- Save all papers that you get with your purchase. Keep all contracts, sales receipts, canceled checks, owner's manuals and warranty documents.
- Read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights.

SHOPPING FROM HOME

You can order all kinds of things from the comfort of your home using the telephone, mail, or a computer. But along with this convenience come common complaints of late delivery, shipment of wrong or damaged items, and hidden costs. To avoid problems and to make it easier to resolve them when they do happen, be sure you follow the advice in the Before You Buy checklist on page 1. In addition:

- **Know your seller.** If you don't, do some research:
 - Company websites often provide information in a section called "About Us." Some online sellers participate in programs such as BBBOnLine that help resolve problems. Look for a logo or

BEWARE: CHARITABLE GIVING

Investigate before you donate. Some con artists use names similar to well-known charities or pretend to be raising money for state or local law enforcement agencies.

- Ask for written information, including how much of the money raised is actually used for charitable purposes.
- Ask your Secretary of State if the charity is registered to solicit in your state.

Check the Better Business Bureau (p. 128) and others for information on charities: www.give.org, www.charity-watch.org, and www.guidestar.org. See also Youth Peddling on the next page.

endorsement seal on the company website. This is an indication, but not a guarantee, of the seller's reliability.

- Another way to check online sellers is to look for other consumers' comments. Visit www.bizrate.com where consumers rate online stores. Some Internet auction sites post ratings of sellers based on comments by buyers. This information may give you some idea of how you'll be treated, but beware of too many glowing stories that might have been placed by sellers themselves.

- **Be wary of post office boxes and sellers in other countries.** It may be difficult to find the seller to resolve a problem later.

- **Know the total price.** Make sure it includes all charges—shipping, handling, insurance and taxes. Coupons and other discounts should be properly deducted.

- **Make sure you are clear on what you are buying.** Watch for words like "refurbished," "reconditioned," "close-out," or "discontinued."

- **Protect your personal information.** Use a secure website to help protect your credit card from misuse. For more advice concerning privacy on the Internet, see Online Privacy (p. 8).

- **Never send your credit card number by e-mail** because e-mails are not secure. If you are not comfortable providing your credit card number online, ask whether you can call or fax it.

- **Give your credit card, debit card, or bank account number only if you're using that account to pay**—never to prove your identity.

- **Keep a record of your purchase.** Keep track of what you ordered, when, the price, and how you paid (check, money order, charge, etc.). Also save any information the seller gives you such as product description, delivery date, cancellation policy, privacy policy, warranties, and order confirmation numbers.

- **Keep track of your order.** If it's late, see: Your Rights: Shopping from Home on this page.

For more information about shopping online, visit www.ftc.gov/bcp/online/pubs/online/payments.htm and www.safeshopping.org.

ONLINE AUCTIONS AND SELLERS

Many private sellers sell items on the Internet through auctions, classified ads, newsgroups, and chat rooms. Unfortunately, these types of sales are a very common type of Internet fraud. Resolving disputes can be difficult when the seller is in a different part of the country. Be aware that government agencies may not be able to help you since many laws don't apply to sales between individuals. Follow this advice as well as the general tips on shopping from home.

- **Check how the auction works.** Can you cancel a bid? Don't assume that the rules used by one auction site apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.

- **Find out what protections you have.** Does the site provide free insurance or guarantees for items that are not delivered or what the seller claimed?

- **Follow the strategies used in any auction.** Learn the value of the item you are bidding on. Establish your top price and stick to it.

- **Don't bid on an item you don't intend to buy.** If you're the highest bidder, you have bought it. Auction companies often bar those who back out of a deal from future bidding.

- **If the seller can't accept payment by credit card, use an escrow service.** Your money is held by a third-party until you get your purchase and approve release of your payment to the seller. There is a small fee, but the peace of mind is worth it. Auction company eBay recommends Escrow.com which is backed by Fidelity National Financial Corporation.

- **Be wary of sellers who insist you use a specific escrow service**—especially if you have never heard of that particular service before. Check out the escrow service just like you check out sellers of other services. One warning signal you may not be dealing with a legitimate company is a web site that has grammar and other simple mistakes.

YOUR RIGHTS: SHOPPING FROM HOME

When you order something by mail, phone, fax or computer, the Federal Trade Commission requires the company to:

- Ship the merchandise within the time promised, or if no specific delivery time was stated, within 30 days of receiving your order;
- Notify you if the shipment cannot be made on time and give you the choice of waiting longer or getting a refund; and
- Cancel your order and return your payment if the new shipping date cannot be met—unless you agree to another delay.

If you cancel, your money must be refunded within 7 days (or your account must be credited within one billing cycle if you charged the order). The company can't substitute a credit for other merchandise. If you applied for a charge account with the merchant at the same time that you placed your order, the company has an extra 20 days to ship the merchandise to allow time for processing your application.

This FTC rule only applies to the first shipment of magazine subscriptions or other merchandise

BEWARE: YOUTH PEDDLING

Some for-profit companies use young salespersons to sell magazines and other items door-to-door. They trick consumers into believing they are giving money to legitimate charities because consumers tend to support young persons and youth programs. If a young person solicits you, ask for identification verifying the organization's name, address and purpose. If the representative can't provide this information, ask them to leave. Report suspicious people to your local police department and/or contact the child labor division of your state labor department listed in the phone book. Even if you are satisfied with the information provided, don't feel pressured to make a purchase or contribute. See also Charitable Giving on the previous page.

SHOPPING FROM HOME • TELEMARKETING

that you receive repeatedly. Orders for services (for example, photo finishing), sale of seeds and growing plants, collect-on-delivery (C.O.D.) orders, and transactions such as books and music clubs are covered by a different FTC rule. There may also be laws or regulations in your state that apply. Report suspected violations to your state or local consumer protection agency (p. 79) and to the FTC (p. 124).

YOUR RIGHTS: 3-DAY COOLING OFF RULE

When you buy something at a store and later change your mind, your ability to return the merchandise depends upon store policy. If you buy an item in your home you may have three days to cancel. This Cooling-Off Rule also applies to purchases of \$25 or more at your workplace and places rented by a seller on a temporary basis, such as hotel or motel rooms, convention centers, fairgrounds and restaurants. Enforced by the Federal Trade Commission (p. 124), the Cooling-Off Rule requires sellers to tell you that you have three business days after the sale to change your mind. At the time of the sale, the seller must give you two dated copies of a cancellation form (one to keep and one to send) and a copy of your contract or a receipt showing the salesperson's name and address and explaining your right to cancel. The contract or receipt must be in the same language that's used in the sales presentation.

To cancel a purchase, sign and date one of the cancellation notices and send it by certified mail postmarked before midnight of the third business day following the sale. Saturday is considered a business day, but Sunday and legally-recognized holidays are not. Keep the other notice of cancellation for your records. If you were not provided with this form at the time of the sale, your three-day period doesn't start until you receive it from the seller. You can also write your own letter to cancel the order.

Once you have canceled, you must be given a refund within 10 days. The seller must notify you of the date for product pick up, and return of any trade-ins you gave as a down payment. Within 20 days, the seller must either pick up the items, or reimburse you for mailing expenses.

Be aware that there are situations in which the Cooling-Off Rule does not apply:

- You made the purchase entirely by mail or telephone.
- The sale was the result of prior contact you had at the seller's permanent business location.
- You signed a document waiving your right to cancel.
- Your purchase is not primarily for personal, family or household use.
- You were buying real estate, insurance, securities, or a motor vehicle.
- You can't return the item in a condition similar to how you got it.
- You bought arts or crafts at a fair, shopping mall, civic center, or school.

Remember that if you paid by credit card and are having difficulty getting your refund, you may also be able to dispute the charge with your credit card company under the Fair Credit Billing Act. See Resolving Credit Problems on page 16.

TELEMARKETING AND SPAM

Junk mail. Phone calls just when you sit down to eat. Spam cluttering your inbox. Pop-up ads when you are surfing the net. What can you do about all these ads that waste your time and hassle you. Actually, there is a lot you can do!

- Tell companies you do business with to remove your name from customer lists that they rent or sell to others. Look for information on how to opt out of marketing lists on sales materials, order forms and websites.
- Contact the three free services provided by the Direct Marketing Association to remove you from most national telemarketing, mail and e-mail lists (p.143).
- Call the credit reporting agencies' notification system at 1-888-567-8688. This will reduce the number of unsolicited credit and insurance offers you get. All three major credit bureaus participate in this program.
- Under U.S. Postal Service Rules it is illegal to send mail that looks like it is from a government agency when it isn't. It is also illegal to send mail that looks like a bill when nothing was ordered—unless it clearly states it is not a bill. Report violations of this rule to the USPS (p.127).

TELEPHONE CALLS

The federal government's Do Not Call Registry is a free and easy way to reduce telemarketing calls to your home. To register, visit www.donotcall.gov or call 1-888-382-1222 from the phone you want to register. Your number will stay in the registry for five years unless you take it off the registry. After five years, you will be able to renew your registration. If you get restricted telemarketing calls after your number has been in the national registry for three months, you can file a complaint using the same web page and toll-free number.

Placing your number on this national registry will stop most telemarketing calls, but not all of them. Calls from political organizations, charities, and telephone surveyors are still permitted. So are some calls concerning insurance. Organizations with which you already have a relationship can call you for up to 18 months after your last purchase, payment, or delivery. Companies to which you have made an inquiry or submitted an application can call you for up to three months. You can stop these calls by asking the company to put your number on its own do not call list.

You can also tell each telemarketer who calls to put you on its own do not call list. Note the name of the person you spoke with, the organization, and the date of the call. The Federal Communications Commission requires telemarketers (except tax-exempt non-profit organizations) to maintain a record of your request not to receive future telephone calls. The record must be maintained for ten years. If you get another call from the same person or organization, report the date and source to the FCC (p. 123).

Consider screening any calls that are still slipping through by using an answering machine. You can listen to the caller and decide whether you want to pick up. Your local telephone company may also offer services that only allow calls from certain numbers or allow you to see the name and number of the person calling you (Caller ID).

Some states have their own Do Not Call lists for residents. Contact your state consumer pro-

tection office (p. 79) to find out if your state has such a list and how you can be added.

SALES CALLS

The Federal Trade Commission has a rule that tells telemarketers what they can and cannot do when making a sales call. Callers must:

- Provide the seller's name;
- Disclose that the call is a sales call;
- Tell you exactly what they're trying to sell;
- Disclose the total cost and other terms of sale before you make any payment for the goods or services; and
- Tell you if they don't allow refunds, exchanges or cancellations.

If a prize is involved, the caller must give you the odds of winning a prize, inform you that no purchase is necessary, and tell you how to get instructions for entering without buying anything.

It's illegal for telemarketers to:

- Misrepresent what they're offering;
- Call before 8 a.m. or after 9 p.m.; and
- Threaten, intimidate or harass you, or call again if you ask them not to.

This FTC rule applies even when you receive a call from a telemarketer in another state or country. It also applies if you make a call to a company in another state or country in response to a mail solicitation.

The rule generally does not apply when you call to order from a catalog or in response to an ad on television or radio, or in a magazine or newspaper. It also does not apply to solicitations you receive by fax or e-mail. Beware that certain types of businesses—including nonprofit organizations, investment brokers and advisors, banks, and financial institutions—are exempt from the rule.

File complaints concerning this rule with the Federal Trade Commission (p. 124). To file electronically, choose the "File a Complaint Online" link at www.ftc.gov.

PRE-RECORDED MESSAGES

The Federal Communications Commission regulates calls using artificial or prerecorded voice messages. They may not be made to residential telephone numbers except in the following cases:

TELEMARKETING • PROTECT YOUR IDENTITY

- Emergency calls needed to ensure your health and safety;
- Non-commercial calls;
- Calls which don't include any unsolicited advertisements;
- Calls by, or on behalf of, tax-exempt nonprofit organizations;
- Calls you have given prior consent for; or
- Calls from entities with which you have an established business relationship.

The beginning of the message must identify who is calling. During or after the message, the caller's telephone number or address must be given. The phone number cannot be that of the auto dialer or prerecorded message player that placed the call. It also cannot be a 900 number or any other number with charges that exceed local or long distance charges.

The called party's telephone line must be released within 5 seconds of the time that the calling system receives notification the party has hung up. Your local telephone company can tell you if there is a delay before you can get a dial tone again in your area. Submit suspected violations to the Federal Communication Commission (p. 123). File a complaint via e-mail (fccinfo@fcc.gov) or at www.fcc.gov/cgb/complaints.html.

JUNK FAXES

Unsolicited advertisements faxed to you without your prior written permission are prohibited by the Federal Communications Commission. If you have received such a fax, file a complaint with the FCC (p.123). The agency has an online Consumer Complaint Form at www.fcc.gov/cgb/complaints.html.

SPAM

E-mail spam is not just unwanted—it can be offensive. Pornographic spam provokes many consumer complaints. Decrease the number of spam e-mails you receive by making it difficult for spammers to get and use your e-mail address.

- Don't use an obvious-mail-like "JaneDoe@isp.com." Instead use one with numbers or other digits such as Jane4oe6@isp.com
- Use one e-mail address for close friends and family and another for everyone else. Free addresses are available from Yahoo! and Hotmail. You can also get a disposable forward-

ing address from www.spammotel.com. If an address attracts too much spam, get rid of it and establish a new one.

- Don't post your e-mail address on a public web page. Spammers use software that harvests text addresses. Substitute "janedoe at isp.com" for the "janedoe@isp.com." Or display your address as a graphic image, not text.

- Don't enter your address on a web site before you check its privacy policy.

- Uncheck any check boxes. These often grant the site or its partners permission to contact you.

- Don't click on an e-mail's "unsubscribe" link unless you trust the sender. This action tells the sender you're there.

- Never forward chain letters, petitions, or virus warnings. All could be a spammer's trick to collect addresses.

- Disable your e-mail "preview pane." This stops spam from reporting to its sender that you've received it.

- Choose an Internet Service Provider (ISP) that filters e-mail. If you get lots of spam, your ISP may not be filtering effectively.

- Use spam-blocking software. Web browser software often includes free filtering options. You can also purchase special software that will accomplish this task.

- Report spam. Notify your ISP so it is aware what kind of spam is slipping through its filters. The Federal Trade Commission (FTC) also wants to know about "unsolicited commercial email." Forward spam to uce@ftc.gov.

PROTECT YOUR IDENTITY

How can someone steal your identity? They use your name, Social Security number, credit card number, or other personal information to commit fraud or theft. They might:

- Run up charges on your credit card accounts;
- Open new credit accounts or cellular phone service using your name; or
- Open a bank account in your name and write bad checks on it.

Problems that result, such as unpaid bills, are reported on your credit report. See Credit Reports and Scores on page 16.

PROTECT YOUR IDENTITY • PROTECT YOUR PRIVACY

You can reduce the chance a con artist can go on a spending spree with your money or steal your identity by taking these precautions:

- Give your Social Security number only when absolutely necessary. Ask to use other types of identifiers when possible. If your state uses your SSN as your driver's license number, ask to substitute another number.
- Sign credit/debit cards when they arrive. No one can forge your signature and use them.
- Carry only the cards you need. Extra cards increase your risk and your hassle if your wallet is stolen.
- Keep your PIN numbers a secret. Never write a PIN on a credit/debit card or on a slip of paper kept with your card.
- Avoid obvious passwords. Avoid easy-to-find names and numbers like your birthday and phone number.
- Store personal information in a safe place. Lock up your driver's license and other cards at home and at work.
- Don't give card numbers to strangers. Confirm whether a person represents a company by calling the phone number on your account statement or in the telephone book.
- Watch out for "shoulder surfers." Use your free hand to shield the keypad when using pay phones and ATMs.
- Beware of blank spaces. Draw a line through blank spaces on credit slips. Never sign a blank slip.
- Keep your receipts. Ask for carbons and incorrect charge slips as well.
- Destroy documents with account information. Stop thieves from finding information in the trash by tearing up or shredding receipts, credit offers, account statements, expired cards, etc.
- Protect your mail. Ask your local U.S. Postal Service to put your mail on hold when you are traveling and can't pick it up.
- Make life difficult for hackers. Install firewalls and virus-detection software on your home computers. If you have a high-speed Internet connection, unplug the computer's cable or phone line when you aren't using it.
- Keep a record of your cards and accounts. List numbers, expiration dates and contact information in case there is a problem.
- Pay attention to your billing cycles. A missing bill could mean a thief has taken over your account.

- Promptly compare receipts with account statements. Watch for unauthorized transactions.
- Check your credit report once a year. Check it more frequently if you suspect someone has gotten access to your account information. (See Credit Reports on page 16.)

Despite these precautions, problems can still happen. If a card is missing or you suspect another problem, notify the company immediately. See *Lost and Stolen Credit Cards* (p. 17) and *ATM/Debit cards* (p.14)

If you become an ID theft victim, file a report with your local police. Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers. Contact the credit-reporting bureaus and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

To simplify the lengthy credit-repair process, the FTC now offers an ID Theft Affidavit you can use to report the crime to most of the parties involved. Request a copy of the form by calling toll-free 1-877-ID-THEFT or visiting www.consumer.gov/idtheft. All three credit bureaus and many major creditors have agreed to accept the affidavit. You can also use this web site to file complaint with the FTC.

When dealing with ID theft, you can also get advice from the Identify Theft Resource Center at www.idtheftcenter.org.

PROTECT YOUR PRIVACY

Approval of a credit application, transferring money from one account to another, getting your driver's license renewed, getting a prescription from your doctor to your pharmacy—think about how easy and fast you can do these things today. A down side of this convenience is that information collected on you may be inaccurate or misused. You could be treated unfairly, or even become a victim of crime. You can help prevent this misuse with these tips:

- Look for privacy statements on web sites, sales materials, and forms you fill out. If a web site claims to follow a set of established voluntary standards, read the standards. Don't assume they provide the level of privacy you want.

PROTECT YOUR PRIVACY

- Ask what information will be collected and how it may be used. Only do business with those with privacy practices that meet your approval.

- Never give anyone your passwords or PIN numbers. Con artists may try to trick you into giving this information.

- Do not give personal information to those you don't know. A credit card number, savings or checking account number, or Social Security number in the wrong hands can be used to steal from you or to steal from others in your name. See Identity Theft on page 6.

- Don't give retailers information that isn't required. You don't have to give numbers other than the one you are using for payment. Some states bar merchants from asking consumers to provide additional information on checks or credit card slips. At the supermarket, find out whether a clerk can give you the discount without using the store's discount card.

- Be selective in what you put on warranty registration forms. The company only needs the purchase date, model/serial numbers, and how you can be contacted if there is a product recall. Questions not related to your purchase such as your income and hobbies can be ignored.

- Talk about privacy with others in your home. Everyone—even children—should understand what information you feel is not appropriate to share on the phone, while using a computer, and in other situations.

Check with your state or local consumer agency (p. 79) to find out whether there are any state laws that help protect your privacy. Some companies and industry groups have also adopted voluntary policies that address privacy concerns.

ONLINE PRIVACY

Protecting your privacy on the Internet must be tackled from several angles. Start by following the general advice on protecting your privacy just discussed. Next, make sure you are using a web site with a sponsor who is protecting you.

- Look for a privacy policy statement or seal that indicates the site abides by privacy standards. Take time to read how your privacy is protected.
- Look for signals that you are using a secure web page. A secure site encrypts or scrambles

personal information so it cannot be easily intercepted. Signals include a screen notice that says you are on a secure site, a closed lock or unbroken key in the bottom corner of your screen, or the first letters of the Internet address you are viewing changes from "http" to "https."

PROTECTING CHILDREN ONLINE

The Children's Online Privacy Protection Act requires commercial websites to obtain parental consent before collecting, using, or disclosing personal information from children under 13. For more information, contact the FTC (see p. 124) or click on Kids Privacy at www.ftc.gov.

A relatively new threat to your privacy is spyware—sneaky software that rides its way onto computers during the download of screensavers, games, music and other applications. Spyware sends information about what you're doing on the Internet to a third-party usually to target you with pop-up ads. You will need to install anti-spyware to stop this new threat to your privacy.

FINANCIAL PRIVACY

The Federal Deposit Insurance Corporation (p. 123) and other federal regulators require banks, insurance companies, brokerage firms and certain businesses who share financial information to tell you their privacy policies. They must give you this information when you open an account, and at least once every year after. They must include:

- the kinds of information being collected;
- how the confidentiality and security of this information will be protected; and
- what types of businesses may be provided this information.

If a business is going to share the information with anyone outside its corporate family, it must also give you the chance to "opt-out" or say no to information sharing. Even if you don't opt out, your actual account numbers may not be shared with third parties for marketing purposes.

Your credit information has additional privacy protections under the Fair Credit Reporting Act. Only people with a legitimate business need can get a copy of your report. An employer can only get your report with your written consent. For more information on your rights under this feder-

al law and to find out how you can get a copy of your credit reports, see p??.

MEDICAL PRIVACY

People also give personal information to their doctors, which is shared with insurance companies, pharmacies, researchers, and employers.

The Medical Information Bureau is a data bank used by insurance companies that collects and shares information. You can request a copy of your file to be sure the information is accurate. Write to MIB, Inc., PO Box 105, Essex Station, Boston, MA 02112, or call 617-436-3660. There is a fee to obtain a copy of your file.

For the latest information on how the federal government protects your personal health information, visit www.hhs.gov/ocr from U.S. Department of Health and Human Services, the website of the Health Privacy Project (www.healthprivacy.org) or My Health Privacy (nclnet.org/healthprivacy/index.htm) created by the National Consumers League.

AUTOMOBILES

Whether you are buying or leasing a vehicle, these tips will help you get the best deal and avoid problems.

- Decide what kind of vehicle best suits your needs and budget. For tips on finding a safe vehicle, see Choose a Safe Vehicle on page 10.
- Consider fuel economy. A vehicle that gets more miles per gallon is good for your wallet as well as for the environment. These government web pages will help you comparison shop.
- Use the Green Vehicle Guide

(www.epa.gov/emissions) to find the vehicles that are most fuel-efficient and have the cleanest-running engines.

- Go to www.fueleconomy.gov to compare the miles-per-gallon ratings of different vehicle models manufactured since the mid-1980s.

- Go to www.fueleconomy.gov/feg/save_money.shtml for annual fuel estimates.
- Check out the seller. For car dealers, check with your state or local consumer protection agency (p. 79) and Better Business Bureau (p. 128). If you are buying from an individual, check the title to make sure you're dealing with the vehicle owner. Also browse the classifieds for other auto ads with the same phone number—a sign of an unlicensed broker who sells used cars by posing as the owner.
- Take a test drive. Drive at different speeds and check for smooth right and left turns. On a straight stretch, make sure the vehicle doesn't pull to one side.
- Handle trade-ins and financing separately from your purchase to get the best deal on each. Get a written price quote before you talk about a trade-in or dealer financing.
- Shop in advance for the best finance deal at your credit union, bank or finance company. Look at the total finance charges and the Annual Percentage Rate (APR), not just the monthly payment.
- Read and understand every document you are asked to sign.
- Don't take possession of the car until all paperwork is final.

BUYING A NEW CAR

- Check out different vehicles. Several Internet sites can help you compare features and prices on new motor vehicles. Visit www.where-can-i-buy-a-car-online.com for links to these sites. A scorecard reports on the features of each site including whether quotes are free, the availability of financing, and site security. Two magazines that offer information in

print and online concerning vehicle performance, service and safety are: Consumer Reports (www.consumerreports.org) and Motor Trend (www.motortrend.com).

- Research the dealer's price for the car and options. It's easier to get the best price when you know what the dealer paid for a vehicle. The

CREDIT AND SUBLEASE BROKERS

Con artists often prey on people who have bad credit and who cannot get car loans. "Credit brokers" promise to get a loan for you in exchange for a high fee. In many cases, the "broker" takes the fee and disappears. "Sublease brokers" charge a fee to arrange for you to "sublease" or "take over" someone else's car lease or loan. Such deals usually violate the original loan or lease agreement. Your car can be repossessed even if you've made all of your payments. You also might have trouble insuring your car.

AUTOMOBILES

dealer invoice price is available at a number of websites and in printed pricing guides. Consumer Reports offers the wholesale price. Lower than the invoice price, this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.

- Find out if the manufacturer is offering rebates that will lower the cost. Two websites that offer this information are www.carsdirect.com and www.autopedia.com/html/Rebate.html.
- Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after rebates are deducted.
- Avoid high-profit, low-value extras such as credit insurance, extended warranties, auto club memberships, rust proofing and upholstery finishes. You do not have to purchase credit insurance in order to get a loan. See Service Contracts and Extended Warranties on page 1 and Credit Insurance on page 14.

BUYING A USED CAR

- Learn what rights you have when buying a used car. Contact your state or local consumer protection office (p. 79).
- Find out in advance what paperwork you will need to register a vehicle. Contact your state's motor vehicle department.
- Check prices of similar models using the NADA Official Used Car Guide (www.nadaguides.com) published by the National Automobile Dealer Association (p. 78) or the Kelly Blue Book (www.kbb.com). These guides are usually available at local libraries as well.
- Research the vehicle's history. Ask the seller for details concerning past owners, use, and maintenance. Next, find out whether the car has been damaged in a flood, involved in a crash, been labeled a lemon or had its odometer rolled back. The vehicle identification number (VIN) will help you do this.
- Your state motor vehicle department can research the car's title history. Inspect the title for "salvage," "rebuilt," or similar notations.
- The websites www.carfax.com and www.autocheck.com sell information on the history of vehicles gathered from state motor vehicle departments and other sources. These reports are helpful but incomplete—they do not guarantee that a vehicle is accident-free.
- The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) lists VINs of its crash-test vehicles and will let you search an online database of manufacturer service bulletins.
- The Center for Auto Safety (www.auto.safety.org) provides information on safety defects, recalls, and lemons, as well as service bulletins.
- Visit www.safetyforum.com for a free online search of its database of lemons registered by previous owners.
- Make sure any mileage disclosures match the odometer reading on the car.

CHOOSE A SAFE VEHICLE

Crash tests can help you determine how well a vehicle will protect you in a crash.

- The National Highway Traffic Safety Administration (www.nhtsa.dot.gov). Each year, NHTSA crashes vehicles head-on into a wall and bashes them broadside to test their ability to protect their occupants. NHTSA focuses on evaluating vehicle restraints such as air bags and safety belts.
- The Insurance Institute for Highway Safety (www.hwysafety.org). A different test by the IIHS uses offset-frontal car crashes to assess the protection provided by a vehicle's structure.
- Consumers Union. Consumer Reports' annual auto issue rates vehicles in terms of overall safety. Its safety score combines crash test results with a vehicle's accident avoidance factors—emergency handling, braking, acceleration, and even driver comfort.

To find out whether a manufacturer has recalled a car for safety defects, click on the "Recalls" link at www.nhtsa.dot.gov or call NHTSA at 1-800-424-9393. If a vehicle has been recalled, ask the dealer for proof that the defect has been repaired.

Used vehicles should also have a current safety inspection sticker if your state requires one.

- Check the warranty. If a manufacturer's warranty is still in effect, contact the manufacturer to make sure you can use the coverage. The Federal Trade Commission (FTC) requires dealers to post a Buyers Guide on all used cars and trucks for sale. This Guide specifies whether the vehicle is being sold "as is" or with a warranty, and what percentage of repair costs a dealer will pay under the warranty. Keep in mind that private sellers generally have less responsibility than dealers for defects or other problems. Private sellers generally don't have to post information.

- Ask about the dealer's return policy. Get it in writing and read it carefully.

- Have the car inspected by your mechanic. Agree in advance with the seller that you'll pay for the examination if the car passes inspection, and the seller will pay if significant problems are discovered. A qualified mechanic should check the vehicle's frame, tire wear, air bags and undercarriage as well as the engine.

- Examine dealer documents carefully. Make sure you are buying, not leasing, the vehicle. A balloon payment and "base mileage" disclosures are warning signs you may have a lease.

LEASING

When you lease, you pay to drive someone else's vehicle. Monthly payments for a lease may be lower than loan payments, but at the end of the lease you have no ownership or equity in the car.

- Shop for a lease as if you're buying a car. To help you comparison shop, the Consumer Leasing Act requires leasing companies to give you information on monthly payments and other charges. Check out www.edmunds.com, Intellichoice.com, and www.Leasesource.com for online information on leases including current lease deals.

- Negotiate all the lease terms including the price of the vehicle. Lowering the base price will help reduce your monthly payments.

- Ask for details on wear and tear standards. Dings that you may regard as normal wear and tear may be billed as significant damage at the end of your lease.

- Find out how many miles you can drive in a year. Most leases allow 12,000 to 15,000 miles a year. Expect a charge of 10 to 25 cents for each additional mile.

- Check the manufacturer's warranty. It should cover the entire lease term and the number of miles you are likely to drive.

- Ask the dealer what happens if you give up the car before the end of your lease. There may be extra fees for doing so.

- Ask what happens if the car is involved in an accident.

- Get all the terms in writing. Everything should be listed on the lease to avoid being charged for "missing" equipment at the end of the lease.

The Federal Reserve Board of Governors offers a consumer guide to auto leasing at www.federalreserve.gov/pubs/leasing/.

RENTING

Federal law does not cover short-term car and truck rentals, but some state laws do. Contact your state or local consumer protection office (p. 79) for information or to file a complaint.

- Ask in advance if there are any charges besides the stated rental fee. There may be an airport surcharge or drop-off fees, insurance fees, fuel charges, mileage fees, taxes, additional-driver fees, underage-driver fees, and equipment rental fees (for items such as ski racks and car seats).

- Ask if the rental company checks the driving records of potential customers. A company may check for violations when you arrive at the counter. You may be rejected even if you have a confirmed reservation.

- Check in advance to be sure you aren't duplicating insurance coverage. If you're traveling on business, your employer may have insurance that covers damage to the vehicle if you are in an accident. You may also have coverage through your personal auto insurance, a motor club membership, or the credit card you use to pay for rentals.

- Carefully inspect the vehicle and its tires before renting.

- Check refueling policies and charges.

- Ask if there is a refundable charge being made to your credit card. When you pick up your car, the company may make a charge or place a hold of hundreds of dollars on your credit card. Most companies do not process this amount unless you fail to return the car as specified in

AUTOMOBILES

your rental contract. If it is processed and the amount takes you near or over your credit card limit, you may have trouble using your card for other purchases.

REPAIRS

Whenever you take a vehicle to the shop:

- Choose a reliable repair shop. Family, friends or an independent consumer rating organization may be able to help you. You should also check out the shop's record with your state or local consumer protection office (p.79) or Better Business Bureau (p. 128).
- Describe the symptoms. Don't try to diagnose the problem.
- Make it clear that work cannot begin until you have a written estimate and you give your okay. Never sign a blank repair order. If the problem can't be diagnosed on the spot, insist that the shop contact you for authorization once the trouble has been found.
- Ask the shop to keep the old parts for you.
- Follow the warranty instructions if a repair is covered under warranty.
- Get all repair warranties in writing.
- Keep copies of all paperwork.

Some states, cities and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office (p. 79).

SECRET WARRANTIES, RECALLS AND LEMON LAWS

Sometimes a manufacturer makes a design or production mistake on a motor vehicle. If dealers report a number of complaints about a certain part or vehicle, the manufacturer may allow dealers to repair the problem at no cost to you even if the warranty has expired. A service bulletin notifies the dealer of the problem and how to resolve it. Because these free repairs are not publicized, they are called "secret warranties."

The National Highway Traffic Safety Administration (www.nhtsa.dot.gov) maintains a database of service bulletins filed by manufacturers.

If you have a problem with a vehicle that is a safety hazard, check whether the manufacturer has recalled your vehicle. Click on Recalls at www.nhtsa.dot.gov or call NHTSA at 1-800-424-9393. Hazards that aren't listed should be reported to your dealer, the manufacturer of the vehicle (p.84), and NHTSA. Use the agency's toll-

free Auto Safety Hotline at 1-888-327-4236 or visit its web page for details on other reporting options: the Internet, fax and mail. There is no set number of reports needed before NHTSA will look into a problem. If a safety-related defect exists, the maker must fix it at no cost to you—even if your warranty has expired. The company may also be asked to conduct a product recall.

If you have a vehicle with a unique problem that just never seems to get fixed—you may have a lemon. Some states have laws concerning lemons. They may require a refund or replacement if a problem is not fixed within a reasonable number of tries or you haven't been able to use your vehicle for a certain number of days. Contact your state or local consumer protection office (p. 79) to learn whether you have such protections and the steps you must take get your problem solved. If you believe your car is a lemon:

- Give the dealer a list of the problems every time you bring it in for repairs.
- Get and keep copies of the repair orders listing the problems, the work done, and the dates that the car was in the shop.
- Contact the manufacturer, as well as the dealer, to report the problem. Your owner's manual will list an address for the manufacturer or you can find it on page 75.
- Help other consumers avoid purchasing your lemon by registering it at www.safetyforum.com.

Another source of information concerning these topics is the Center for Auto Safety (www.autosafety.org). CAS gathers information and complaints concerning safety defects, recalls, service bulletins and state lemon laws. You can reach CAS by phone at 202-328-7700.

VEHICLE REPOSSESSIONS

When you borrow money to buy a car or truck, the lender can take your vehicle back if you miss a payment or in some other way violate the contract. You should also be aware, the lender:

- can repossess with cause without advance notice;
- can insist you pay off the entire loan balance in order to get the repossessed vehicle back;
- can sell the vehicle at auction;

- might be able to sue you for the difference between the vehicle's auction price and what you owe; but
- cannot break into your home or physically threaten someone while taking the vehicle.

If you know you're going to be late with a payment, talk to the lender to try to work things out. If you and the lender reach an agreement, be sure you get the agreement in writing. Contact your state or local consumer protection office (p. 79) to find out whether your state gives you any additional rights.

BANKING

SAVINGS AND CHECKING

When it comes to finding a safe place to put your money, there are a lot of options. Savings accounts, checking accounts, certificate of deposits and money market accounts are popular choices. Each has different rules and benefits that fit different needs. When choosing the one that is right for you, consider:

- **Minimum deposit requirements.** Some accounts can only be set up with a minimum dollar amount. If your account goes below the minimum, no interest is paid or you are charged extra fees.

- **Limits on withdrawals.** Can you take money out whenever you want? Are there any penalties for doing so?

- **Interest.** How much (if anything) is paid and when—daily, monthly, quarterly, yearly? To compare rates offered locally to those from financial institutions around the nation, visit www.bankrate.com.

- **Deposit Insurance.** Look for a sign that says your money is protected by the Federal Deposit Insurance Corporation (FDIC). Credit union accounts have similar protection from the National Credit Union Association (NCUA).

- **Convenience.** How easy is it to put money in and take it out? Are there tellers or ATM machines close to where you work and live? Or would you receive most of your service via the telephone or

Internet? Can you make direct deposits and other electronic transfers?

If you are considering a checking account or another type of account with check-writing privileges, add these items to your list of things to think about:

- **Number of checks.** Is there a maximum number of checks you can write per month? If you write more, what is the charge?

- **Amount of check.** Is there a minimum or maximum amount for any one check?

- **Account and check fees.** Is there a monthly fee for the account or a charge for each check you write? Some accounts only charge a fee if you write more than a certain number of checks per month.

- **Holds on checks.** Is there a “hold” or waiting period before you can get the money you deposit in your account? There may be a longer hold period on out-of-state checks while the check clears.

- **Overdrafts.** If you write a check for more money than you have in your account, what happens? You may be able to link your checking account to a savings account to protect yourself. But there may also be high fees for “bounced” checks (from you or written to you).

The new Check Clearing for the 21st Century Act (often referred to as Check 21) allows banks to clear checks electronically instead of exchanging actual paper checks. Banks no longer have to return original checks with your monthly statements or even when there is a problem with a particular check. Check 21 creates “substitute checks” which you can use as legal representations of the originals. Ordinary check images, which some banks have provided for years, are NOT substitute checks.

It takes banks at least a day or two to process

paper checks. Electronic processing can happen almost immediately. This means you will have less “float” time between when you write a check and when the money is actually taken out of your account. This could increase the chance that one of your checks will bounce due to insufficient

BEWARE: STORED-VALUE CARDS

Stored-value cards—sometimes referred to as pre-paid or gift cards—are a lot like the dollar bills you carry in your wallet. Money is stored electronically on the card itself. If a card is lost or stolen, the money is gone. Stored-value cards do not have the same federal protections that credit and debit cards have.

BANKING • CREDIT

funds. Quicker clearing also means less time to stop payment on a check.

It has always been a good idea to get canceled checks with your monthly statement. Now you will want substitute checks each month. Having your employer deposit your paycheck directly into your account can help you cope with the change in “float” time.

ATM/DEBIT CARDS

With a debit card and personal identification number (PIN), you can use an Automated Teller Machine (ATM), to withdraw cash, make deposits, or transfer funds between accounts. Some ATMs charge a fee if you are not a member of the ATM network or are making a transaction at a remote location.

Retail purchases can also be made with a debit card. You enter your PIN or sign for the purchase. Some banks that issue debit cards are charging customers a fee for debit card purchases made with a PIN. Although a debit card looks like a credit card, the money for the purchase is transferred immediately from your bank account to the store's account. The purchase will be shown on your bank account statement.

Immediately call the card issuer when you suspect a debit card may be lost or stolen. Many companies have toll-free numbers and a 24-hour service to deal with such emergencies. While federal law limits your liability for a lost or stolen credit card to \$50, your liability for unauthorized use of your ATM or debit card can be much greater—depending on how quickly you report the loss.

- Report a debit card missing before it is used and you are not responsible for any unauthorized withdrawals.
- Your liability is limited to \$50 if you report the loss within two business days after you realize your debit card is missing, and to \$500 if you report the loss between 2 and 60 days.

- If you do not report an unauthorized use of a debit or ATM card within 60 days after your bank statement with the unauthorized use is mailed to you, you could lose all the money in your bank account as well as the unused portion of your line of credit established for overdrafts.

Check the policies of your card issuer. Some offer more generous limits on a voluntary basis.

When you use a debit card, federal law also does not give you the right to stop payment. You must resolve the problem with the seller.

CREDIT

Like everything else you buy, credit has a price tag and it pays to comparison shop. With the Internet, you can now compare local credit offers with those from financial institutions around the nation. For up-to-date interest rate reports on mortgages, auto loans, credit cards, home equity loans, and other banking products visit www.bankrate.com. For a listing of credit cards visit www.cardlocator.com.

The Equal Credit Opportunity Act protects you when dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies and credit unions.

When you apply for credit, a creditor may not:

- Ask about or consider your sex, race, national origin or religion;
- Ask about your marital status or your spouse, unless you are applying for a joint account or relying on your spouse's income, or you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas and Washington);
- Ask about your plans to have or raise children;
- Refuse to consider public assistance income or regularly received alimony or child support; or
- Refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

BEWARE: CREDIT INSURANCE

When you take out a loan for a big purchase, a salesperson may try to sell you credit insurance. Your credit card company may also encourage you to purchase credit insurance. The coverage may be promoted as a way for you to protect yourself if your property is damaged or lost. Other credit insurance offers promises to make loan payments if you are laid off, become disabled or die. It is almost always better to buy regular property, life or disability insurance instead of credit insurance.

You have the right to:

- Have credit in your birth name, your first name and your spouse's last name, or your first name and a combined last name;
- Have a co-signer other than your spouse if one is necessary;
- Keep your own accounts after you change your name or marital status or retire, unless the creditor has evidence you are unable or unwilling to pay;
- Know why a credit application is rejected—the creditor must give you the specific reasons or tell you of your right to find out the reasons if you ask within 60 days;
- Have accounts shared with your spouse reported in both your names; and
- Know how much it will cost to borrow money.

For additional information on credit, see Home Financing (p. 22) and Buying a Car (p. 9). Other sources of information include the HUD Housing Counseling Clearinghouse at 1-888-466-3487, the FTC (p. 124), the National Consumer Law Center (p. 138) and the “Money” link at www.pueblo.gsa.gov.

INSTALLMENT LOANS

Before you sign an agreement for a loan to buy a house, a car or other large purchase, make sure you fully understand all the lender's terms and conditions:

- The dollar amount you are borrowing.
- The payment amounts and when they are due.
- The total finance charge—the total of all the interest and fees you must pay to get the loan.
- The Annual Percentage Rate (APR)—the rate of interest you will pay over the full term of the loan.
- Penalties for late payments.
- What the lender will do if you can't pay back the loan.
- Penalties if you pay the loan back early.

Fortunately, the Truth in Lending Act requires lenders to give you this information so you can compare different offers.

PAYDAY AND TAX REFUND LOANS

With a typical payday loan, you might write a personal check for \$115 to borrow \$100 for two weeks—until payday. The annual percentage rate (APR) in this example is 390 percent! Payday loans are illegal in some states.

Another high cost way to borrow money is a tax refund loan. This type of credit lets you get an advance on a tax refund. APRs as high as 774% have been reported. If you are short of cash, avoid both of these loans by asking for more time to pay a bill or seeking a traditional loan. Even a cash advance on your credit card may cost less.

HOME EQUITY LOANS

Consider carefully before taking out a home equity loan. Although this type of loan might let you take tax deductions that you could not take with other types of loans, they reduce the equity you have built up in your house. If you are unable to make payments, you could lose your home.

Home equity loans can either be a revolving line of credit or a one-time, closed-end loan. Revolving credit lets you choose when and how often to borrow against the equity in your home. In a closed-end loan, you receive a lump sum for a particular purpose, such as remodeling or tuition. Apply for a home equity loan through a bank or credit union first. These loans are likely to cost less than those offered by finance companies.

CREDIT CARDS

Chances are you've gotten your share of “pre-approved” credit card offers in the mail. Examine the fine print carefully before you accept any offer for a credit or charge card.

- **The Annual Percentage Rate (APR).** If the interest rate is variable, how is it determined and when can it change?
- **The periodic rate.** This is the interest rate used to figure the finance charge on your balance each billing period.
- **The annual fee.** While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
- **The grace period.** This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or when the purchase is posted to your account.
- **The finance charges.** Most lenders calculate finance charges using an average daily account balance—this is the average of what you owed each day in the billing cycle. Look for offers that use an adjusted balance, which sub-

CREDIT

tracts your payment from your beginning balance. The finance charges you will pay are usually lower. Stay away from offers that use the previous balance in calculating what you owe; this method has the highest finance charge. Also don't forget to check if there is a minimum finance charge.

- **Other fees.** Ask about special fees when you get a cash advance, make a late payment, or go over your credit limit. Some companies charge a monthly fee regardless of whether you use your card.

The Fair Credit and Charge Card Disclosure Act requires credit and charge card issuers to include this information on credit applications.

CREDIT REPORTS AND SCORES

A credit report contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Consumer Reporting Agencies (CRAs) gather this information and sell it to creditors, employers, insurers, and others. The most common type of CRA is the credit bureau. The three major national credit bureaus are:

Equifax: 1-800-685-1111 or www.equifax.com
Experian: 1-888-397-3742 or www.experian.com
TransUnion: 1-800-916-8800 or www.transunion.com

By September 1, 2005, all consumers will be eligible to receive a free annual credit report from each of the three major CRAs.

To check your eligibility and order your report, you must go through www.annualcreditreport.com or call 1-877-322-8228. The information in your credit report is used to calculate your FICO credit score—a number generally between 300 and 850 that rates how risky a borrower you are. The higher your score, the less risk you pose to creditors. Your FICO score is available from www.myfico.com

for a fee. Free credit reports do not contain your credit score.

BEWARE: OFFERS TO SKIP A CREDIT PAYMENT

If your credit company invites you to skip a monthly payment without a penalty, it is probably not doing you a favor. You may still owe finance charges on your unpaid balance. And interest will probably be adding up on any purchases you make after the due date you skipped.

Negative information concerning your use of credit can be kept in your credit report for seven years. A bankruptcy can be kept for ten years.

Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

Anyone who denies you credit, housing, insurance, or a job as a result of a credit report must give you the name, address, and telephone number of the CRA that provided the report. Under the Fair Credit Reporting Act (FCRA), you have the right to request a free report within 60 days if a company denies you credit based on the report. See page 18 for how to remove or dispute incorrect information.

RESOLVING CREDIT PROBLEMS

CREDIT BILLING DISPUTES

If you find an error on a credit card or charge account bill, you have the right to dispute the problem under the Fair Credit Billing Act. The law defines billing errors as: incorrect credits for payments, charges that you didn't make, and charges for goods or services that you did not receive or that were not as promised.

Write to the creditor within 60 days of the postmark of the first bill with the disputed charge. If

more than 60 days have passed but you just recently found the problem, you may still be able to dispute the charge.

- Send a letter to the address provided on the bill. Do not send the letter with your payment.

- Be specific. In your letter, give your name and account number, the date and amount of the charge

BEWARE: TEASER RATES

Some cards are advertised with very low introductory interest rates called teasers. The rate is good for a short period of time. If you know you can pay what you owe while the low rate is in effect, it could be a good deal. But if the teaser time runs out and you still owe money, you could end up paying a higher rate than you might have without the special introductory rate. Just one late payment could also cancel the teaser rate.

disputed, and a complete explanation of why you are disputing the charge

- Send your letter by certified mail, with a return receipt requested, if you want to make sure it is received.

If you follow these requirements, the creditor or card issuer must acknowledge your letter in writing within 30 days of receiving it and conduct an investigation within 90 days.

While the bill is being investigated, you do not have to pay the amount in dispute. The creditor cannot try to collect this disputed amount, nor can the creditor report the amount as late or close or restrict your account.

- If there was an error, the creditor must credit your account and remove any related finance charges or late fees. For any amount still owed, you have the right to an explanation and copies of documents proving you owe the money.

- If the bill is correct, you must be told in writing what you owe and why. You will owe the amount disputed plus any finance charges.

What if you don't agree with the creditor's decision? You can file an appeal with the Office of the Comptroller of the Currency by calling 1-800-613-6743 or going to www.occ.treas.gov/customer.htm.

NEGATIVE CREDIT INFORMATION IN YOUR CREDIT REPORT

If there is inaccurate or incomplete information in your credit report:

- Contact both the credit reporting agency and the company that provided the information to the CRA.
- Tell the CRA in writing what information you believe is inaccurate.

Under The Fair Credit Reporting Act, the information provider is required to investigate and report the results to the CRA. If the information is found to be incorrect, it must notify all nationwide CRAs to correct your file. If the investigation does not solve your dispute, ask that your statement concerning the dispute be included in

your file. A notice of your dispute must be included anytime the CRA reports the negative item. For more information on credit reports and the CRAs, see Credit Reports on page 16.

If the information is accurate, only time, hard work, and a personal debt repayment plan will improve your credit report. Credit repair companies advertise that they can erase bad credit for a hefty fee. Don't believe it.

Under the Credit Repair Organizations Act, credit repair companies can't require you to pay until they have completed promised services. They must also give you:

- a copy of the "Consumer Credit File Rights Under State and Federal Law" before you sign a contract;
- a written contract that spells out your rights and obligations; and
- three days to cancel without paying any fees.

Some credit repair companies promise to help you establish a whole new credit identity. You can be charged with fraud if you use the mail or telephone to apply for credit with false information. It

is also a federal crime to make false statements on a loan or credit application, to give a false Social Security number, or to obtain an Employer Identification Number from the Internal Revenue Service under false pretences.

If you have lost money to a credit repair scam, contact your state or local consumer affairs office (p. 79) or the National Fraud Information Center (p. 138).

OUT OF CONTROL DEBT

Counseling services are available to help people having trouble budgeting money and paying bills. Credit unions, cooperative extension offices, military family service centers and religious organizations are among those that may offer free or low-cost credit counseling.

Local, nonprofit agencies that provide educational programs on money management and

LOST AND STOLEN CREDIT CARDS

Immediately call the card issuer when you suspect a credit or charge card has been lost or stolen. Many companies have toll-free numbers and 24-hour service to deal with such emergencies.

By federal law, once you report the loss or theft of a your card, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

CREDIT

help in developing debt payment plans operate under the name Consumer Credit Counseling Service (CCCS). They are members of the National Foundation for Consumer Credit (NFCC). To locate the agency closest to you, call 1-800-388-2227 or visit www.nfcc.org.

Several national nonprofit organizations also provide information and assist people with debt problems via the phone and Internet.

- American Consumer Credit Counseling. Visit www.consumercredit.com or call 800-769-3571
- InCharge Institute of America. Visit www.incharge.org or call 1-800-565-8953.
- Money Management International. Visit www.moneymanagement.org or call 1-866-899-9347.
- Myvesta. Visit www.myvesta.org or call 1-800-680-DEBT.

Typically, a counseling service will negotiate lower payments with your creditors, then make the payments using money you send to them each month. The cost of setting up this debt-management plan is paid by the creditor not you. Ask these questions to find the best counselor for you:

- What services do you offer? Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
- Do you offer free information? Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- What are your fees? Are there set-up and/or monthly fees? A typical set-up fee is \$10. If you're paying a lot more, you may be the one who's getting set up.
- How will the debt management plan work? What debts can be included in the plan and will you get regular reports on your accounts?
- Can you get my creditors to lower or eliminate my interest and fees? If the answer is yes, contact your creditors to verify this.
- What if I can't afford to pay you? If an organization won't help you because you can't afford to pay, go somewhere else for help.
- Will you help me avoid future problems? Getting a plan for avoiding future debt is as important as solving the immediate debt problem.

- Will we have a contract? All verbal promises should be in writing before you pay any money.

- Are your counselors accredited or certified? Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling or the Association of Independent Consumer Credit Counseling Agencies.

Unfortunately, honest credit counselors have a lot of rivals who are more interested in taking your money than helping you. They can do more harm than good. Red flags are:

- Big upfront fees. A reputable credit counseling agency will send free information about itself and the services it provides without requiring you to provide any details about your situation.
- Unrealistic promises. Some companies falsely claim they can solve problems for pennies on the dollar or remove negative information from your credit record.

Check with your local consumer protection agency (p. 79) and the Better Business Bureau (p. 128) to see if any complaints have been filed about the company.

DEBT COLLECTION

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family and household debts-these include car loans, mortgages, charge accounts and money owed for medical bills. A debt collector is someone hired to collect money you owe.

Within five days after a debt collector first contacts you, the collector must send you a notice that tells you the name of the creditor, how much you owe, and what action to take if you believe you don't owe the money.

If you owe the money or part of it, contact the creditor to arrange for payment.

If you believe you don't owe the money, contact the creditor in writing and send a copy to the collection agency with a letter telling them not to contact you. A debt collector may not:

- Contact you at unreasonable times, for example, before 8 a.m. or after 9 p.m., unless you agree;
- Contact you at work if you tell the debt collector your employer disapproves;

- Contact you after you write a letter telling them to stop—except to notify you if the collector or creditor plans to take a specific action;
- Contact your friends, relatives, employer or others—except to find out where you live and work;
- Harass you through threats to harm you, profane language or repeated telephone calls;
- Make any false statement, or claim that you will be arrested; or
- Threaten to have money deducted from your paycheck or to sue you—unless the collection agency or creditor intends to do so and it is legal.

To file a complaint, contact your state or local consumer protection agency (p. 79) and the Federal Trade Commission (p. 124).

EDUCATION

Choosing a college or other education program is one of the most important decisions you will make in your lifetime. School is a big investment of time, money, and effort, whether it's a four-year university, a two-year program or a trade or professional school. Carefully evaluate your options.

- Does the school offer the courses and type of program you want?
- Does the school offer services you need and activities you're interested in?
- What are the school's graduation and transfer-out rates? A school is required to disclose this information to prospective students.
- What percentage of recent graduates are working in their chosen field of study?
- What is the school's loan default rate? In other words, what percentage of students who took out federal student loans later failed to

repay their loans on time? You might not be able to get federal aid for a school that has a high default rate.

- What kind of crimes happen on campus and what programs are in place to protect your safety? The school must provide you with a summary of its annual security report. The Department of Education posts crime statistics for many schools at www.ope.ed.gov/security.

- What financial aid is available at the school? Ask for specifics such as the types of aid available, how you apply, how recipients are selected, plus how and when aid will be received.

- What are the school's refund policies? If you enroll but change your mind or are not able to finish a class, can you get some of your money back?

Most of this information is covered in a school's catalog, brochures or web site. If you know others who have recently attended a school you're considering, ask about their experiences and opinions. Talk to a high school counselor and local employers. To find out if any complaints have been filed about a school, contact the Better Business Bureau (p. 128) or higher education agency in the state where the school is located.

The U.S. Department of Education (p. 113) has a wealth of information on choosing, applying and paying for education after high school. This information along with applications for federal financial assistance is posted online at studentaid.ed.gov or you can call 1-800-433-3243.

Another source of information on financial assistance from both private and government sources is www.finaid.org. This site also offers calculators that can help you figure out how much school will cost, how much you need to save, and how much aid you will need.

Many state governments have created programs to make it easier for families to save for the education of their children. Visit www.collegesavings.org for links to information on the various state programs.

GENERAL EDUCATION DEVELOPMENT (GED TESTS)

States and other jurisdictions issue high school equivalency credentials to adult candidates who earn passing scores on GED tests. For more information, visit the American Council for Education (ACE) at www.acenet.edu.

EMPLOYMENT

If you're looking for a job, you may come across ads that promise wonderful opportunities. While some companies honestly want to help you, others are more interested in taking your money. Be wary of:

- Promises to get you a job and a guaranteed income;
- Upfront fees, even when you are guaranteed a refund if you are dissatisfied;
- Employment agencies whose ads read like job ads; and
- Promotions of "previously undisclosed" government jobs. All federal jobs are announced to the public at www.usajobs.opm.gov.

Get a copy of the employment agency contract and review it carefully before you pay any money. Check with your local consumer protection agency (p. 79) and the Better Business Bureau (p. 128) to see if any complaints have been filed about a company.

For links to information on employment, click on "Education and Jobs" at www.FirstGov.gov.

The Federal Trade Commission (p. 124) sues businesses that fraudulently advertise employment openings and guarantee job placement. Contact the FTC if you have a complaint.

FOOD AND NUTRITION

The following suggestions will help you save money when shopping for food.

- Use a grocery list. You will be less likely to pick up extra items.
- Shop at the lower-priced food stores. Convenience stores often charge the highest prices.
- Compare price-per-ounce or other unit prices.
- Stock up on non-perishable items with low per-unit costs.

To help you make healthy food choices, the federal government posts dietary guidelines at www.health.gov/dietaryguidelines. Federal regulations also require many foods to identify fat content, fiber and nutrients on their labels.

For more information, check out these sources of information on food shopping, safety, and nutrition.

- U.S. Department of Agriculture (p. 112);
- The Food and Drug Administration (p. 115);
- Nutrition.gov (www.nutrition.gov);
- MedlinePlus (Click on F for Food or N for Nutrition at www.nlm.nih.gov/medlineplus);
- The Nutrition Source (www.hsph.harvard.edu/nutritionsource); and
- Nutrition Navigator (www.navigator.tufts.edu)

WEIGHT REDUCTION

The federal government has brought together information on weight loss and dieting at www.nlm.nih.gov/medlineplus/weightlossanddieting.html.

If you need to lose weight, talk with your doctor about the options that are best for you. Most health experts agree that the best and safest way to lose weight is to modestly cut calories, eat a balanced diet, and exercise. People usually do best when they reduce their usual calorie intake or increase the calories they use by 500–1,000 per day. This allows you to eat enough for good nutrition yet lose about one to two pounds a week. Steer clear of harmful tactics such as smoking, fasting, purging, or abusing laxatives.

To make sure you safely lose pounds not just dollars, ask these questions:

• **How does the product or service work?**

Does the program emphasize diet, exercise or a combination of both.

• **How much will it cost?** Ask for an itemized list that includes membership fees and fees for weekly visits. Ask if there are extra fees for diagnostic tests, food, dietary supplements, or other products in the program.

• **How well does it work?** Ask to see the studies that back up success claims. Look for how many people completed the program, how much weight they lost, and how long they kept the weight off.

• **What are the risks?** Get details about possible side effects. Check with your doctor before you take prescriptions, over-the-counter weight loss drugs, or dietary supplements. Diets that require drastic food restriction should be under the supervision of a physician.

• **How many calories will you eat each day?** For diets under 1500 calories, be sure to check with your doctor to make sure you meet all your nutrient needs.

- **What are the staff qualifications?** Ask about their training and experience.

- **What type of attention will you receive?** Will you get individual counseling or group support? How often?

Complaints concerning fraudulent weight loss claims should be directed to the Federal Trade Commission (p. 124).

HEALTHCARE

Thousands of websites are now available to help you make health care decisions. Be wary of sites sponsored by companies that are trying to sell you a particular treatment. It is better to visit sites run by government agencies and by recognized organizations such as the Mayo Clinic or the American Medical Association (AMA). This information should complement, not replace, what you receive from a doctor. Here are some sites that are generally recognized as reliable information sources.

- HealthierUS.gov, HealthFinder.gov and MedlinePlus (www.nlm.nih.gov/medlineplus). Three federal government gateways to information on health issues, health care programs, and organizations.
 - Intellihealth (www.intelihealth.com). Information and practical advice on staying healthy from the Harvard Medical School.
 - Mayo Clinic (www.mayoclinic.com). An alphabetical index of diseases and Healthy Living Centers (for example, Women's Health, Diet and Health). Consult the Health Decisions Guide for information on medical tests and treatments.
 - Medical Library Association (www.mlanet.org). Websites suggested by librarians.
 - Mental Help Net (www.mentalhelp.net). Links to a broad range of mental health topics.
- For information on medical privacy, see page 9.

CHOOSING A DOCTOR

When searching for a doctor, dentist or other health care professional:

- **Find out whether they are licensed in your state.** A state or local occupational and professional licensing board will be able to give you this information (p. 79).
- **Research whether they are board-certified in the appropriate specialty.** You can find this information on the sites of the AMA

(www.ama-assn.org) and American Board of Medical Specialties (www.abms.org).

- **Ask how often they have done the procedure you need and their success rate.** You may be able to find some of this information on the Internet. For example, the Center for Disease Control reports the success rates and number of procedures performed by fertility clinics at www.cdc.gov. Some states collect and post data on the success of heart-bypass surgery.

- **Check whether there have been any complaints or disciplinary actions taken.**

Websites that can help are www.docboard.org and www.healthcarechoices.org. There are also pay-for-use sites with similar information including QuestionableDoctors.org, www.Docinfo.org, and www.checkbook.org.

Visit www.healthfinder.gov for more advice on identifying providers.

CHOOSING A HEALTH CARE FACILITY

Report cards are starting to appear on the Internet to help you compare health care facilities. Three private websites that rate hospitals based on information collected from Medicare records and other sources are www.usnews.com, www.checkbook.org, and www.healthgrades.com.

The Joint Commission on Accreditation of Healthcare Organizations accredits hospitals as well as nursing homes and other health care organizations. Specially trained investigators assess whether these organizations meet set standards. At www.jcaho.org, you can check on a local facility, including how it compares with others. JCAHO also accepts consumer complaints. You can post a complaint on its website or call 1-800-994-6610.

If you are looking for a nursing home or other assisted living facility, these additional organizations can help.

- **Nursing Home Compare**—operated by the U.S. Department of Health and Human Services—will help you compare the facilities in many states. Go to www.medicare.gov/nhcompare/home.asp.
- **Eldercare Locator** (www.eldercare.gov)—another service of the U.S. Department of Health and Human Services—provides information and referral services for those seeking local and state support resources for the elderly. Call toll free: 1-800-677-1116. Be prepared with a

HEALTHCARE • HOUSING

county and city or ZIP code where the assistance is sought.

- The American Association of Homes and Services for the Aging (www.aahsa.org) is a trade group that represents many nonprofit facilities. Phone: 202-783-2242.

- The Assisted Living Federation of America (www.alfa.org) represents both for-profit and non-profit assisted-living facilities. Phone: 703-691-8100.

- The Continuing Care Accreditation Commission (www.ccaonline.org) gives its seal of approval to qualifying facilities.

PRESCRIPTION DRUGS

Pharmacies may charge widely different prices for the same medicine so it is a good idea to comparison shop

- Ask your physician and pharmacist if a generic drug may be appropriate. Generics usually cost less than brand name drugs.

- Consider using a mail-order or on-line pharmacy, especially if you will be taking a drug for a long time. The prices charged are often lower.

An increasing number of consumers are replacing a trip to the pharmacy with a trip on the Internet. While there are online pharmacies that provide legitimate prescription services, there are also some questionable sites that make buying medicines online risky. Do business only with a licensed U.S. pharmacy. Check with the National Association of Boards of Pharmacy to determine if the site is licensed and in good standing. Visit www.nabp.net or call 847-698-6227.

An online pharmacy should offer you access to a registered pharmacist who can answer any questions you might have about drug interactions, side effects, etc. Be wary of sites that:

- Sell drugs without a prescription;
- Sell drugs not approved by the FDA;
- Advertise quick cures; or
- Tell stories of "amazing results."

If you suspect a site is not a licensed pharmacy, report it and any complaints to the U.S. Food and Drug Administration at www.fda.gov/oc/buyonline/buyonlineform.htm (p.113)

Want to know the side effects of a particular medication? Curious whether a drug has been

approved by the U.S. Food and Drug Administration? Another FDA web page brings together information on approved prescription drugs, some over-the-counter drugs, and discontinued drugs. Visit Drugs@FDA at www.accessdata.fda.gov/scripts/cder/drugsatfda.

MEDICARE PRESCRIPTION DISCOUNT CARD

If you are a Medicare recipient, you may be eligible for a discount card that will help you save money on your prescription drug costs. The size of the discount varies by drug and card. Fees for the cards also vary but can be no higher than \$30. If you have a low income, you might be eligible for a special credit of \$600, and you will not have to pay for the card. For more information visit Medicare.gov or call toll-free 1-800-MEDICARE .

HOUSING

The U.S. Department of Housing and Urban Development (HUD) funds housing counseling agencies throughout the country. These organizations can give you advice on buying a home, renting, defaults, foreclosures, credit issues and reverse mortgages. To contact the agency nearest you, call 1-800-569-4287 or visit the HUD website at www.hud.gov. Homeowners with problems that could result in default of their mortgage or foreclosure on their property are encouraged to contact a HUD-approved housing counseling agency immediately.

In your housing search if you believe you are being discriminated against on the basis of your race, color, nationality, religion, sex, familial status, or disability, contact HUD's Office of Fair Housing at 1-800-669-9777.

Links to other information on housing are available at www.pueblo.gsa.gov.

BUYING A HOME

Buying a home is one of the most complex financial decisions you'll ever make.

- **Consider hiring a buyer-broker who works for you not the seller.** Real estate agents represent the seller not the buyer.
- **Get prices on other homes.** Knowing the price of other homes in a neighborhood will help you avoid paying too much.

- **Have the property inspected.** Use a licensed home inspector to carefully inspect the property before agreeing to buy it.

When shopping for a home mortgage:

- **Research current interest rates.** Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.
- **Check the rates for 30-year, 20-year and 15-year mortgages.** You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.
- **Ask for details on the same loan amount, loan term, and type of loan** from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate but also points, broker fees, and other credit charges expressed as a yearly rate.
- **Ask whether the rate is fixed or adjustable.** The interest rate on adjustable rate mortgage loans (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.
- **If a loan has an adjustable rate,** ask when and how the rate and loan payment could change.
- **Find out how much down payment is required.** Some lenders require 20 percent of the home's purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private mortgage insurance (PMI) to protect the lender if you fall behind on payments.
- **If PMI is required, ask what the total cost of the insurance will be.** How much will the monthly mortgage payment be when the PMI premium is added and how long you will be required to carry PMI?
- **Ask if you can pay off the loan early** and if there is a penalty for doing so.

MORTGAGE REFINANCING

Consider refinancing your mortgage if you can get a rate that is at least one percentage point lower than your existing mortgage rate and if you plan to keep the new mortgage for several years. When comparing mortgages, don't forget to include the extra fees you must pay for the new mortgage. You may be able to get some fees waived if you are able to refinance with your current mortgage holder.

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission (p. 124), the Federal Reserve Board (p. 124), and the Department of Housing and Urban Development (p. 117).

For more information on home buying and mortgages, visit Fannie Mae's website at www.fanniemae.com or call 202-752-7000. The Mortgage Bankers Association also offers www.stopmortgagefraud.com.

HOME IMPROVEMENT AND REPAIRS

Home improvements and repairs can cost thousands of dollars and are the subject of frequent complaints. When selecting a contractor:

- **Get recommendations and references.** Talk to friends, family and others who have used the contractor for similar work.
- **Get at least three written estimates.** Insist the contractors come to your home to evaluate what needs to be done. Be sure the estimates are based on the same work so that you can make meaningful comparisons.
- **Check contractor complaint records.**

Your state or local consumer protection agency (p. 79) or Better Business Bureau (p. 128) can provide this information.

- **Make sure the contractor meets licensing and registration requirements.** Your state or local consumer protection agency (p. 79) can help you find out what the necessary

requirements are.

- **Get the names of suppliers** and ask if the contractor makes timely payments.
- **Contact your local building inspection department** to check for permit and inspection requirements. Be wary if the contractor asks you

HOUSING • INSURANCE

to get the permit—it could mean the firm is not licensed.

- **Be sure your contractor is insured.** They should have personal liability, property damage and worker's compensation insurance for workers and subcontractors. Also check with your insurance company to find out if you are covered for any injury or damage that might occur.

- **Insist on a written contract** that states exactly what work will be done, the quality of materials that will be used, warranties, timetables, the names of any subcontractors, the total price of the job, and the schedule of payments.

- **Try to limit your down payment.** Some states have laws limiting the amount of down payment required.

- **Understand your payment options.** Compare the cost of getting your own loan versus contractor financing.

- **Don't make a final payment or sign a final release until you are satisfied with the work** and know that subcontractors and suppliers have been paid. Some state laws allow unpaid subcontractors and suppliers to put a lien on your home for bills the contractor failed to pay.

- **Pay by credit card when you can.** You may have the right to withhold payment to the credit card company until problems are corrected (p. 18).

Be especially cautious if the contractor:

- comes door-to-door or seeks you out;
- just happens to have material left over from a recent job;
- tells you the job will be a "demonstration;"
- offers you discounts for finding other customers;
- quotes a price that's out of line with other estimates;
- pressures you for an immediate decision;
- offers an unusually long guarantee;
- can only be reached by leaving messages with an answering service;
- drives an unmarked van;
- has out-of state license plates; or
- asks you to pay for the entire job up front.

With most home improvements, federal law gives you three business days to cancel without penalty. Of course you would be liable for any benefit already received. State laws may also provide some protection. See Your Rights: 3-Day Cooling-Off Rule (p. 29). And remember—if you

finance home improvements with a home equity loan and don't make your payments, you could lose your home. See Home Equity Loans (p.21).

INSURANCE

General sources of insurance information include the American Council of Life Insurers (p. 141), the Insurance Information Institute (p. 144), the National Association of Insurance Commissioners (p. 144), and your state insurance department (p. 99). You can also visit these websites: www.pueblo.gsa.gov and www.insure.com. When buying insurance:

- **Find out whether your state insurance department offers any information concerning insurance companies and rates.** This is a good way to get a feeling for the range of prices and the lowest-cost providers in your area. See p.112.

- **Check several sources for the best deal.** Try getting quotes from a website such as www.insweb.com but be aware that many online quote services provide prices for just a few companies. An independent insurance agent that works with several insurers in your local area may be able to get you a better deal.

- **Make sure the insurance company is licensed** and covered by the state's guaranty fund. The fund pays claims in case the company defaults. Your state insurance department (p. 112) can provide this information.

- **Check the financial stability and soundness of the insurance company.** Ratings from A.M. Best (www.ambest.com), Standard & Poor's (www.standardandpoors.com), Moody's Investors Services (www.moody.com), and Weiss Ratings, Inc. (www.weissratings.com) are available online and at most public libraries.

- **Research the complaint record of the company.** Contact your state insurance department or visit the website of the National Association of Insurance Commissioners (www.naic.org), which has a database of complaints filed with state regulators.

- **Find out what others think about the company's customer service.** Consumers rate homeowner insurance companies from J.D. Powers and Associates at www.jdpower.com/homes/insuranceratings.

- **Once you pay your first insurance premium, make sure you receive a written policy.** This tells you the agent forwarded your premium to the insurance company. If you don't receive a policy within 60 days, contact your agent and the insurance company.

AUTO INSURANCE

Getting several quotes on insurance for a motor vehicle may save you hundreds of dollars a year. Other ways to reduce your insurance premium are:

- **Raise your deductibles on collision and comprehensive coverages.** If you have an old car, it may make sense to drop these coverages altogether.
- **Take advantage of discounts.** Some companies offer discounts to motorists who drive less than a certain amount of miles per year, are a student with good grades, have taken a safe-driving course or are over 50 years old. You might also be able to get discounts if you insure more than one vehicle, insure your vehicle and your home with the same company, have had no moving vehicle violations or accidents in three years, have anti-theft devices or have safety features such as air bags.

HOMEOWNER/RENTER'S INSURANCE

You may be able to save hundreds of dollars a year on homeowners insurance by shopping around for insurance. You can also save money with these tips.

- **Consider a higher deductible.** Increasing your deductible by just a few hundred dollars can make a big difference your premium.
- **Ask your insurance agent about discounts.** You may be able get a lower premium if your home has safety features such as dead-bolt locks, smoke detectors, an alarm system,

storm shutters or fire retardant roofing material. Persons over 55 years of age or long-term customers may also be offered discounts.

- **Insure your house NOT the land under it.** After a disaster, the land is still there. If you don't subtract the value of the land when deciding how much homeowner's insurance to buy, you will pay more than you should.

Don't wait till you have a loss to find out if you have the right type and amount of insurance.

BEWARE: INSURANCE FRAUD

- Be wary of people selling insurance door-to-door and over the telephone.
- Be suspicious if, after an accident, a stranger contacts you to offer "quick cash" or recommends a particular attorney or health care provider. Report the incident to your police department.
- Don't give your insurance identification numbers to companies you don't know.
- Carry a disposable camera in your glove compartment. If you are in an accident, take pictures of the damage and the people involved. Ask for names, telephone numbers and driver's license information for all those involved. Contact information for any witnesses is also a good idea.

If you suspect fraud, call the National Insurance Crime Bureau's hotline at 1-800-835-6422. For more information, check out www.insurancefraud.org.

- **Make certain you purchase enough coverage to replace what is insured.** "Replacement" coverage gives you the money to rebuild your home and replace its contents. An "Actual Cash Value" policy is cheaper but pays only what your property is worth at the time of loss—your cost minus depreciation for age and wear.

- **Ask about special coverage you might need.** You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.

- **Remember that flood and earthquake damage are not covered** by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of

earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program.

Call 1-888-CALLFLOOD or visit www.flood-alert.fema.gov.

- **If you are a renter, DO NOT assume your landlord carries insurance** on your personal belongings. Purchase a special policy for renters.

HEALTH INSURANCE

Most consumers have health care coverage from an employer. Others have medical care paid through a government program such as

INSURANCE

Medicare, Medicaid, or the Veterans Administration (VA). For information on Medicaid, look in your phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Service. Information about Medicare is available by calling 1-800-MEDICARE. Information concerning VA medical care is available from your nearest VA facility.

If you have lost your group coverage from an employer as the result of unemployment, a death, divorce, or loss of "dependent child" status, you may be able to continue your coverage temporarily under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You, not the employer, pay for this coverage. When one of these events occur, you must be given at least 60 days to decide whether you wish to purchase the coverage.

Some states offer an insurance pool to residents who are unable to obtain coverage because of a health condition. To find out if a pool is available in your state, check with your state department of insurance (p. 99).

Most states also offer free or low-cost coverage for children who do not have health insurance. Visit www.insurekidsnow.gov or call 1-877-KIDS-NOW for more information.

HMOs AND PPOs

When purchasing health insurance, your choices will typically fall into one of three categories:

- Traditional fee-for-service health insurance plans are usually the most expensive choice. But they offer you the most flexibility when choosing health care providers.
- Health maintenance organizations (HMOs) offer lower co-payments and cover the costs of more preventative care BUT your choice of health care providers is limited.
- Preferred provider organization (PPOs) offer lower co-payments like HMOs. Their advantage over HMOs is that they give you more flexibility when selecting a provider. A PPO gives you a list of providers you can choose from.

WARNING: If you go outside the HMO or PPO network of providers, you may have to pay a portion or all of the costs.

The National Committee for Quality Assurance (NCQA) evaluates and accredits HMOs. You can find out whether one is accredited in your state by calling 1-888-275-7585. You can also get this information as well as report cards on HMOs by visiting its website (www.ncqa.org). Medicare beneficiaries can compare HMO programs at www.medicare.gov and www.medicarenews.watch.com.

When choosing among different health care plans, you'll need to read the fine print and ask lots of questions.

- Do I have the right to go to any doctor, hospital, clinic or pharmacy I choose?
- Are specialists such as eye doctors and dentists covered?
- Does the plan cover special conditions or treatments such as pregnancy, psychiatric care and physical therapy?
- Does the plan cover home care or nursing home care?
- Will the plan cover all medications my physician may prescribe?
- What are the deductibles? Are there any co-payments?
- What is the most I will have to pay out of my own pocket to cover expenses?
- Are there any limits on expenses covered in a year? In my lifetime?
- If there is a dispute about a bill or service, how is it handled? In some plans, you may be required to have a third-party decide how to settle the problem.

LONG-TERM CARE INSURANCE

Medical advances have resulted in an increased need for nursing home care and assisted living. Most health insurance plans and Medicare severely limit or exclude long-term care. Here are some questions to ask when considering a separate long-term care insurance policy.

- **What qualifies you for benefits?** Some insurers say you must be unable to perform a specific number of the following activities of daily living: eating, walking, getting from bed to a chair, dressing, bathing, using a toilet and remaining continent.
- **What type of care is covered?** Does the policy cover nursing home care? What about coverage for assisted living facilities that provide less client care than a nursing home? If you want to stay in your home, will it pay for

care provided by visiting nurses and therapists? What about help with food preparation and housecleaning?

- **What will the benefit amount be?** Most plans are written to provide a specific dollar benefit per day. The benefit for home care is usually about half the nursing-home benefit. But some policies pay the same for both forms of care. Other plans pay only for your actual expenses.

- **What is the benefit period?** It is possible to get a policy with lifetime benefits but this can be very expensive. Other options for coverage are from one to six years. The average nursing home stay is about two and one-half years.

- **Is the benefit adjusted for inflation?** If you buy a policy prior to age 60, you face the risk that a fixed daily benefit will not be enough by the time you need it.

- **Is there a waiting period** before benefits begin? A 20 to 100 day period is not unusual.

DISABILITY INSURANCE

Disability can be more disastrous financially than death. If you are disabled, you lose your earning power. You still have living expenses and, often, huge expenses for medical care. When purchasing disability insurance, ask:

- **How is disability defined?** Some policies consider you disabled if you are unable to perform the duties of any job. Better plans pay benefits if you are unable to do the usual duties of your own occupation.

- **When do benefits begin?** Most plans have a waiting period after an illness before payments begin.

- **How long do benefits last?** After the waiting period, payments are usually available till you reach age 65, though shorter or longer terms are also available.

- **What dollar amount is promised?** Can benefits be reduced by Social Security disability and workers' compensation payments? Are the benefits adjusted for inflation? Will the policy provider continue making contributions to your pension plan so you have retirement benefits when the disability coverage ends?

For more information on disability insurance, visit www.iii.org and www.hiaa.org.

LIFE INSURANCE

Your need for life insurance will change with changes in your life. For example, the arrival of children usually triggers a sharp increase in the amount you need. As children grow older and leave the nest, you will probably need less protection.

Term life insurance policies are the least costly. They pay death benefits only-they have no cash value if you decide to stop making payments. As the word "term" suggests, these policies are in effect for a specific period of time-a year or until you reach a certain age are common. Visit www.accuquote.com for online comparisons of term life insurance.

Whole life, universal life, and other cash value policies combine a long-term savings and investment product with life insurance. Canceling these policies after only a few years can more than double your life insurance costs.

INVESTING

Investors today have a wide range of choices: stocks, bonds, mutual funds, Treasury securities (including savings bonds), options, commodities, commodity futures, real estate investment trusts (REITs), variable annuities and many more. You must investigate before you invest-and remember that every investment involves some degree of risk. These securities are not insured by the federal government if they fail-even if you purchase them through a bank or credit union that offers federally-insured savings accounts. Make sure you have answers to all of these questions before you invest.

- **How quickly-can you get your money back?** Stocks, bonds, and shares in mutual funds can usually be sold at any time, but there is no guarantee you will get back all that you paid for them. Other investments such as limited partnerships, often restrict your ability to cash out your holdings.

- **What can you expect to earn on your money?** While bonds generally promise a fixed return, earnings on most other securities go up and down with market changes. Also keep in mind that just because an investment has done well in the past there is no guarantee it will do well in the future.

INVESTING

• What type of earnings can you expect?

Will you get income in the form of interest, dividends or rent? Some investments, such as stocks and real estate, have the potential for earnings and growth in value. What is the potential for earnings over time?

• **How much risk is involved?** With any investment, there is always the risk that you won't get your money back or the earnings promised. There is usually a trade-off between risk and reward—the higher the potential return, the greater the risk. The federal government insures bank savings accounts (see FDIC on p. 123) and backs up U.S. Treasury securities (including savings bonds). Other investment options are not protected.

• **Are your investments diversified?** Some investments perform better than others in certain situations. For example, when interest rates go up, bond prices tend to go down. One industry may struggle while another prospers. Putting your money in a variety of investment options can help to reduce your risk.

• **Are there any tax advantages to a particular investment?** U.S. Savings Bonds are exempt from state and local taxes. Municipal bonds are exempt from federal income tax and, sometimes, state income tax as well. For special goals, such as paying for college and retirement, tax-deferred investments are available that let you postpone or even eliminate payment of income taxes.

The following companies rate the financial condition of corporations and municipalities issuing bonds. Their ratings are available online and at many public libraries.

- Standard & Poor's (www.standardandpoors.com)
- Moody's Investors Services (www.moodys.com)
- Weiss Ratings (www.weissratings.com)

For ratings of mutual funds, consult magazines such as Kiplinger's Personal Finance, Money, Consumer Reports, Smart Money, and Worth.

For stocks, get a prospectus from the company that describes the investment and provides a history of performance over a period of years. The Securities and Exchange Commission requires public companies to disclose financial and other information to help you make sound decisions. You can find the text of these files at www.sec.gov/edgar.shtml.

FINANCIAL BROKERS AND ADVISORS

When selecting a broker or investment advisor, research the person's education and professional history as well as the firm they work for. Ask:

- Have they worked with others who have circumstances similar to yours?

- Are they licensed in your state? Your state securities regulator (p. 103) lists individuals and firms that are registered in your state. Ask if the regulatory office has any other background information.

- Have they had any run-ins with regulators or received serious complaints from investors? Call your local state securities regulator (p.103). You can also check out the database of disciplinary actions maintained by the Securities Exchange Commission and the National Association of Securities Dealers. The database is online at www.sec.gov/investor/brokers.htm or call NASD at 1-800-289-9999.

- How are they paid? Is it an hourly rate, a flat fee, or a commission that depends on the investments you make? Do they get a bonus from their firm for selling you a particular product?

- What are the fees for setting up and servicing your account?

If you are seeking more information or have an investment problem that you are unable to resolve directly, you can contact the SEC (p. 126) or the NASD (p. 145). Additional organizations that may also be helpful are:

- www.Bankrate.com offers a semi-annual rating of the top online brokerage firms that trade stocks and mutual funds.

- www.Validea.com offers data on Wall Street analysts and their recent stock picks.

- The Commodity Futures Trading Commission (p. 111) provides consumer alerts and advisories in the "Consumer Protection" section at www.cftc.gov.

- Both the North American Securities Administrators Association (p. 146) and the National Futures Association (p. 145) can offer helpful information.

BEWARE: INVESTMENT FRAUD

Deceptive pitches for investments often misrepresent or leave out facts in order to promote fantastic profits with little risk. No investment is risk-free and a high rate of return means greater

risk. Before investing, get written information such as a prospectus or annual report. Beware if a salesperson:

- Encourages you to borrow money or cash in retirement funds to invest;
- Pressures you to invest immediately;
- Promises quick profits;
- Says that the disclosure documents required by federal law are just a formality;
- Tells you to write false information on your account form;
- Sends material with typos or misspellings or not printed on letterhead;
- Does not send your money promptly;
- Offers to share inside information; or
- Uses words like “guarantee,” “high return,” “limited offer,” or “as safe as a CD.”

TRAVEL

Whether reserving a hotel room, buying plane tickets or making other travel arrangements, these tips will help you get a deal that delivers what you are promised.

• **Plan as far ahead as you can.** Special deals on hotel rooms and airline seats often sell out very quickly.

• **Be flexible in your travel plans.** Hotels often offer better rates on days when they expect fewer people to be staying with them. After you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.

• **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are a member in good standing. Contact your state or local consumer protection agency (p. 79) and the Better Business Bureau (p. 128) to find their complaint history.

• **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc.

• **Beware of unusually cheap prices and freebies.** It could be a scam and you could end up paying more than that of a regular package tour.

• **Make sure you understand the terms of the deal.** If you are told that you've won a free vacation, ask if you have to buy something else in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel. See Contests and Sweepstakes below.

• **Ask about cancellation policies.** You may want to look into trip insurance for added protection. InsureMyTrip.com offers pricing and policy information on plans from different companies and describes the different forms of policies available.

• **Insist on written confirmations.** Ask for written proof of reservations and dates.

• **Pay by credit card.** It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service providers tells you that you can't leave for at least two months, be very cau-

tious-the deadline for disputing a credit card charge is 60 days and most scam artists know this. (See Resolving Credit Problems on p. 16).

In some states, travel sellers have to be registered and insured. Advance payments for travel must be placed in an escrow account until the services are provided. Prizes or “free” gifts may also be regulated. Contact your state or local consumer

protection agency (p. 79) to find out about your rights and how to file complaints. The American Society of Travel Agents (p. 142) will also help resolve disputes with member agents.

BEWARE: CONTESTS AND SWEEPSTAKES

Don't pay if you are asked to give money to claim a prize or get something else free. If you have really won a sweepstakes, you pay taxes directly to the government, not through the company. Beware of invitations that include phrases like:

“You have been specially selected...”

“You have won...”

“A new car! A trip to Hawaii! \$2,500 in cash!”

“Yours, absolutely free! Take a look at our...”

“Your special claim number lets you ...”

“All you pay is postage, handling, taxes ...”

TRAVEL

FEDERAL RECREATION SITES

Thinking about a vacation in the 50 states or U.S. territories? Check out these websites for ideas.

- Recreation.gov. Links to information on reservations, scenic byways, national recreation trails, state tourism sites, and much more.
- www.reserveusa.com. A one-stop reservation service for cabins, campsites and outdoor activities on lands managed by the U.S. government.
- www.FirstGov.gov/Citizen/Topics/Travel_Tourism/State_Tourism.shtml. A directory of travel and tourism sites for U.S. states and territories.

TRAVEL SAFETY

Several federal agencies offer advice and information on the Internet that can help insure you have a safe trip.

- The U.S. Department of Transportation (p. 121) at www.dot.gov offers airline, highway and rail safety information. For example, you can look up crash-safety reports on cars or find out how weather is affecting air travel and road conditions.
- The Transportation Security Administration (p. 116) at www.tsa.gov has advice on safe travel by air, land and sea. For example, they post tips on dealing with airline security checks, traveling with kids, and warnings on prohibited items. Click on Travelers and Consumers.
- The U.S. Department of State (p. 119) at www.state.gov/travel tells what to do before, during, and when you return from a trip overseas. You can also get warnings on locations to avoid and what to do in an overseas emergency.
- The Centers for Disease Control and Prevention (p. 111) at www.cdc.gov/travel offers health-related travel information. You can research vaccination requirements, find information on how to avoid illnesses caused by food and water, and review inspection scores on specific cruise ships.

RESOLVING AIR TRAVEL PROBLEMS

No matter how well you plan, you might encounter these common travel hassles.

DELAYED AND CANCELLED FLIGHTS

Airline delays caused by bad weather, traffic control problems, and mechanical repairs are hard to predict. If your flight is canceled, most airlines will rebook you on their first available

flight to your destination, at no additional charge. If you are able to find a flight on another airline, ask the first airline to endorse your ticket to the new carrier. This could save you a fare increase but there is no rule requiring them to do this.

Each airline has its own policies about what it will do for delayed passengers—there are no federal requirements. If your flight is delayed or canceled, ask the airline if it will pay for meals or a phone call. Contrary to what many people believe, airlines are not required to do so.

OVERBOOKED FLIGHTS

Selling more tickets than there are seats is not illegal. Most airlines overbook their flights to compensate for “no-shows.” If there are more passengers than seats just before a plane is scheduled to depart, you can be “bumped”—left behind against your will. The U.S. Department of Transportation requires airlines to ask people to give up their seats voluntarily, in exchange for compensation. Airlines decide what to offer volunteers—money, a free trip, food, or lodging.

Federal rules protect you if you are “bumped” on most flights within the U.S. and outbound international flights. The airline must give you a statement describing your rights. If the airline is not able to get you to your final destination within one hour of your original arrival time, you may be entitled to an on-the-spot payment as compensation. The amount depends on the price of the ticket and the length of the delay. To receive this payment, you must have a confirmed reservation. You must also meet the airline’s deadlines for ticketing and check-in. An airline may offer you a free ticket on a future flight in place of a check, but you have the right to insist on a check.

DELAYED OR DAMAGED BAGS

If your bags aren’t on the conveyor belt when you arrive, file a report with the airline before you leave the airport.

- Insist that they fill out a form and give you a copy—even if they say the bag will be on the next flight.
- Get the name of the person who filled out the form and a phone number for follow up.
- Confirm that the airline will deliver the bag to you without charge when it is found.

Some airlines will give you money to purchase a few necessities. If they don't provide you with cash, ask what types of articles would be reimbursable, and keep all receipts.

If a suitcase arrives damaged-the airline will usually pay for repairs. If an item can't be fixed, they will negotiate to pay you its depreciated value. The same is true for belongings packed inside. Of course, airlines may refuse to pay for damage if it was caused by your failure to pack something properly rather than the airline's handling.

LOST BAGS

If your bag is declared officially lost, you will have to submit a second, more detailed form within a time period set by the airline. The information on the form is used to estimate the value of your lost belongings. Airlines consider the depreciated value of your possessions, not what you originally paid or the replacement cost. The maximum an airline pays on lost bags and their contents is \$1250 per passenger. On international trips, the limit is \$9.07 per pound.

If the airline's offer doesn't fully cover your loss, check your homeowner's or renter's insurance to see if it covers losses away from home. Some credit card companies and travel agencies also offer optional or even automatic supplemental baggage coverage.

On those trips when you know you are carrying more than the liability limits, you may want to ask about purchasing "excess valuation" from the airline when you check in. Of course, there is no guarantee the airline will sell you this protection. The airline may refuse especially if the item is valuable or breakable.

UTILITIES

In many states, consumers can choose their telephone and energy service provider. Contact your state utility commission (p. 107) to find out whether you have a choice. Some commissions will provide you a list of service providers and advice on making a choice. Most state utility commissions will also take any complaints you have concerning utility sales and service.

ELECTRICITY AND NATURAL GAS

If you have a choice of suppliers, ask:

- **How much will it cost?** How long can I depend on this rate? Are there any other fees I will be charged?
- **Are there any other terms or conditions?** For example, is there a fee if I cancel my agreement before the service period is up?
- **Who do I contact if I have a problem?** Do you have a local customer service office?

Want to save money on your energy bills? The U.S. Department of Energy offers an Energy Saver guide at www.eere.energy.gov/consumer info.

TELEPHONE SERVICES

Many consumers are now able to choose both local and long-distance phone service providers. These companies offer many optional services such as voicemail, call waiting, caller ID, paging, and wireless services.

Think first about how you use the telephone. Once you have answers to these questions, you can compare services and prices. Your best buy may be a package deal from one company or services from different companies.

- Whom do you call most often?
- What time of day or day of the week do you call?
- Do you want to get messages and if so, do you need voicemail or will an answering machine do?
- Do you need call waiting and/or caller ID?
- How important is it for you to have your telephone with you when you are away from home?

Find out how each company prices its services. Are there minimum use, time-of-day or distance requirements; flat monthly fees; or special plans? For example, wireless service may be cheaper than regular local service if you don't make many calls.

Make sure you're comparing prices on similar plans and features. The nonprofit Telecommunications Research and Action Center (www.trac.org) offers information about long distance rates and wireless service.

The Federal Communications Commission (p. 123) offers consumer information on regulatory changes, how to choose a long-distance carrier,

UTILITIES

how to understand new fees and taxes on phone services, and more at www.fcc.gov/cib. The National Consumers League also maintains a web page (www.nclnet.org/phonebill/index.html) to help you understand all of the charges on your phone bills and help you recognize fraud.

Compare plans and rates at SaveOnPhone.com, LowerMyBills.com, ABTolls.com and PhoneBillCentral.org. Another website, 10-10Phonerates.com, focuses on rates from 10-10 dial-around long-distance services.

SLAMMING AND CRAMMING

“Slamming” is the switching of your long distance or local telephone service without your permission—it is illegal. You may not know you have been “slammed” until you find a different company name on your bill, or your phone charges are higher than normal. If you’ve been slammed:

- Ask your local phone company to switch you back to your original company at no charge;
- Tell the original company you’re switching back, and ask to be enrolled in your previous calling plan; and
- Contact the company that slammed you—its name and number will be on your bill—and tell them you are exercising your right to refuse to pay charges.

If you’re unable to resolve your complaint, contact the Federal Communications Commission (p. 139).

“Cramming” occurs when companies add charges to your telephone bill for optional services you never agreed to, such as voicemail or “club memberships.” You may not notice these monthly charges because they are relatively small—\$5 to \$30 dollars—and look like your regular phone charges.

To avoid being a victim of slamming and cramming:

- **Consider putting a “block” on changes to your phone service.** Ask your telephone service provider if they offer a blocking service, which usually requires the company to notify you before making any changes to your service.
- **Read the fine print on contest entry forms and coupons.** You could be agreeing to switch your phone service or buy optional services.

- **Watch out for impostors.** Companies may falsely claim to be your regular phone company and offer some type of discount plan or change in billing. They may also say they are taking a survey or pretend to be a government agency.

- **Beware of “negative option notices.”** You can be switched or signed up for optional services unless you say no.

- **Examine your telephone bill carefully every month**—especially the pages that show the details.

Your phone service cannot be shut off for refusal to pay for unauthorized services. For help, contact your local or state consumer protection agency (p. 79), state public utilities commission (p. 107), or the FCC (p. 123).

CELL PHONES

Cell phones that go wherever you go can be very convenient. Before you sign a contract for wireless phone service, there are a number of questions you will want to ask.

- **Where can you make and receive calls?** Most providers now promote their plans as local, regional or national. A local plan offers a low-cost option if most of your calls are near home. Regional plans generally offer a much larger geographic area—sometimes several states. Beware that if you call outside the area covered by these plans you will be subject to long-distance and roaming charges in addition to the airtime used. National plans are the most expensive but they let you use your phone anywhere in the country and talk to any other location in the country for a single per-minute price. Roaming and long-distance charges are replaced by a single, predictable flat rate.

- **How frequently will you use the phone?** If you just want a phone for emergencies, an economy plan with a few minutes a month may be all that you need. On the other hand, if you are going to be a heavy user, a plan with several free hours and the lowest air time is a wiser choice.

- **Is a family plan option available?** Instead of individual cell phone plans for each member of the family, you can share one cellular service plan among several phones. Everyone shares the same pool of monthly minutes. The cost of the additional numbers per month is usually less than if you purchased individual accounts.

• **Is the technology digital or analog?**

Digital service is more clear and more secure than analog but coverage can be spotty. Analog networks have greater coverage, especially in rural areas. If you want digital service, make sure your cellular company has a “roaming” agreement that lets your phone work on an analog system when you are outside digital range. But beware roaming can be expensive, and it requires a “dual mode” phone.

• **Is there a trial period during which you can test the service?** Many people experience dead spots where a cell phone doesn’t work. A trial period lets you test your service in places where you will be using it—for example, in your office, in all the rooms of your house, in your car, and in other places where you travel.

• **Are there any fees or limits on changing your plan?** Some providers charge a fee if you want to downsize or upgrade your plan. Others limit how often you can make changes.

• **What happens if you want to cancel your service?** Most providers have a penalty. This is a concern if you have to move out of the area covered by your plan.

If you want cell phone service only for emergencies or aren’t sure how much you will actually use a cell phone once you get it, you may want to consider a prepaid cell phone before you commit to a long-term wireless contract. With a prepaid cell phone, there is no contract to sign and no monthly bill to worry about. You will know exactly how much you spend. The down side of prepaid plans is that you pay more per minute and if you don’t use the phone for an extended period of time, you may lose the money in your account.

PRE-PAID CALLING CARDS

Many stores sell pre-paid calling cards. They are sold online, too. Before buying one, know the:

- per-minute rate;
- connection fee;
- maintenance fee; and
- expiration date.

For help finding the best deals on pre-paid phone cards, try www.PhoneShark.com as well as the websites listed previously.

900 NUMBERS

You can get all sorts of information and entertainment services by calling 900 numbers. These pay-per-call numbers are also used for surveys,

contests and charitable fundraising. The “information provider” you’re calling sets a price for the service, and bills you through your local telephone company.

900 PAY-PER-CALL SERVICES

Unfortunately, con artists have added 900 numbers to their toolbox. Some use promises of gifts and prizes to try to get you to call. Others make phony offers to help you find a job or get out of debt. Some even claim to be about a family emergency. Be wary of contests, sweepstakes, offers and messages that require you to call a 900 number. Also keep an eye on your monthly phone bill for any unfamiliar new charges.

Both the Federal Communications Commission (p. 123) and the Federal Trade Commission (p. 124) have rules concerning pay-per-call numbers. These rules say that advertisements for pay-per-call services must tell you the cost of the call. This may be a flat rate, a per-minute charge, or calculated on some other basis. Ads must also tell you what is the most you can be charged—if it can be determined. Any minimum or additional charges that you might have to pay must also be identified.

If a call involves sweepstakes, prizes, or awards, the ad must give you the odds of winning AND how you can enter without calling the 900 number. Pay-per-call services cannot advertise directly to children under age 12 unless they are legitimate educational services.

You can deduct the charges you are disputing from your phone bill. Pay the rest by the due date. You should hear back from the company within 40 days and the problem should be resolved within 90 days. If the charges appear on your credit card statement, see Resolving Credit Problems on page 16.

You may have other rights according to state law. Check with your state or local consumer protection agency (p. 79) or state utility commission (p. 107).

To prevent 900 number calls from being made from your phone number, request “blocking” from your local phone company. Some but not all companies charge for this service.

UTILITIES • INTERNET SERVICE PROVIDERS

WATER

The majority of consumers rely on local utilities to provide a safe and ample supply of water. Your local water agency is responsible for sending you an annual Consumer Confidence Report that should list the source of your water, what contaminants may be in the water, and information on the safety levels of contaminants and their effects on health. For more information call the Environmental Protection Agency's Safe Drinking Water Hotline at 1-800-426-4791 or visit EPA's website at www.epa.gov/safewater.

INTERNET SERVICE PROVIDERS

With thousands of Internet Service Providers (ISPs) offering to connect you and your computer to the Internet, choosing the ISP that is right for you can be overwhelming. Some ISPs are very large and well-known—like AOL, MSN, and Earthlink—while others are literally one-person operations. Some companies strictly limit their service to providing Internet access. Others, like your telephone and cable company, may offer Internet access as part of a much larger package of services.

If you have limited Internet expertise, you may want to start with one of the well-known ISPs. They usually offer software on a computer disk that helps you create your account and configure your computer. This software often includes features such as a browser, instant messaging, parental controls, and pop-up blockers that let you get started with no need to install additional third-party software. There may also be 24-7 access to technical support people, who can help you deal with any difficulties. Of course, all of this convenience results in higher monthly user fees. Once you are comfortable with how the Internet works, you may discover you don't need all the 'extras' and switch to a lower-cost ISP.

Whatever your present level of expertise, you will want to consider these factors when selecting a provider.

- **Speed.** For a dial-up modem, does the ISP provide a 56k connection—the maximum speed ordinary phone lines can handle? For a faster connection, you will have to consider moving up to “broadband Internet access,” which lets you access the Internet via high-speed technologies

such as a digital subscriber line (DSL), a cable modem, or satellite.

- **Availability.** For dial-up service, is there a local phone number for access? If you travel, will there be local numbers or a toll-free number that you can call?

- **Modem Ratio.** Since not all users are online at the same time, it is not necessary for an ISP to have a modem for every user. But they should have a user to modem ratio of 10 to 1 or better. The lower the number of users per modem, the better your chance of being able to connect at peak hours.

- **Email.** How many email accounts come with the service? What will be the storage limit on your mailbox? How many days does the ISP keep your mail before deleting it?

- **Website Space.** Do you want to create a personal website? If the answer is yes, find out whether your provider offers web space and software to create your page.

- **Software.** Is there any software required to activate the service? How do you get it? How large is the software? Can you use whatever browser or email program you'd like?

- **Support.** What kinds of support are available—phone, email, chat, etc.? What are the hours of support? Are there any additional charges for support?

- **Special Features.** What services are provided in terms of spam blocking, virus protection, instant messaging and chat rooms?

- **Terms of Service.** Is there a limit to the number of hours per month you can use the service?

- **Cost.** What is the monthly fee for the service? Are there any additional equipment or setup fees? What is the fee for extra email accounts?

SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES

Relay Services

Telecommunications relay services link telephone conversations between individuals who use standard voice telephones and those who use text telephones (TTYs). Calls can be made from either type of telephone to the other type through the relay service.

Local Relay Services

States provide relay services for local and long-distance calls. Please consult your local telephone directory for information on the use, fees (if any), services, and dialing instructions for that area.

Federal Relay Service

The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the federal government. The toll-free number is 1-800-877-8339.

For more information on relay communications or to obtain a brochure on using the FRS, please call toll free 1-800-877-0996.

Other Services

Consumers who are deaf or hard of hearing, or who have a speech impairment, and use a TTY may receive operator and directory assistance for calls by calling toll-free 1-800-855-1155.

Check the introductory pages of your local telephone directory for additional TTY services.

For a copy of the U.S. Government TTY Directory, please visit www.gsa.gov/frs or write: Federal Citizen Information Center Department TTY Pueblo, CO 81009.

National Library Service for the Blind and Physically Handicapped (NLS)

Library of Congress
Washington, DC 20542
202-707-5100, Fax: 202-707-0712
Toll free: 1-800-424-8567
e-mail: nls@loc.gov
Website: www.loc.gov/nls

NLS offers the free loan of recorded and braille books/magazines, music scores in braille and large print, and specially designed playback equipment to residents of the United States who are unable to read or use standard print materials because of visual or physical impairment. Service is also extended to eligible American citizens residing abroad. While NLS administers the program, direct service is provided through cooperating libraries in the various states, the District of Columbia, Puerto Rico, Guam and the Virgin Islands. Contact NLS for application forms and addresses of cooperating libraries.

Recording for the Blind & Dyslexic (RFB&D)

20 Roszel Road
Princeton, NJ 08540
Toll free: 1-800-221-4792
Website: www.rfbd.org

This national nonprofit, volunteer-driven organization provides recorded and computerized textbooks to people who cannot read standard print effectively because of a visual impairment, learning disability or other physical disability. RFB&D operates 33 recording studios and offices across the country. An 80,000 volume library contains a broad selection of titles, from literature and history to math and the sciences, at all academic levels—from kindergarten through postgraduate and professional. RFB&D offers individual and institutional memberships, scholarship programs and a custom recording service. The cost of an individual membership is \$25 per year, plus a one time \$50 registration fee. Fees for institutional membership range from \$300 to \$800 annually depending on the level of membership and the number of books chosen. RFB&D also offers for nonprofit sale computer and professional books on disk, and specially-adapted tape players and accessories.

PART 2

Even the most savvy consumer has a problem with a good or service at one time or another. It is your right to complain if you have a genuine consumer problem—it is also your responsibility. A problem can't be fixed if no one knows it exists.

CONTACT THE SELLER

The first step in resolving a consumer problem is contacting the seller. You can solve most consumer problems by talking to a salesperson or customer service representative. Do this as soon as possible because some retailers have time limits on returns and refunds. If this doesn't work, ask for a supervisor or manager.

When this fails, try going higher up—to the national headquarters of the seller or the manufacturer of the item. Many companies have a special customer relations or consumer affairs division whose primary function is solving consumer problems. Many companies provide a toll-free number or address for this office on the product label, warranty or other papers given to you at the time of purchase. If this is not the case:

- See page 41 in this Handbook for contact information for several hundred corporations.
- Visit the company's web site. Look for a "Contact Us" link.
- Dial the directory of toll-free numbers at 1-800-555-1212 to see if the company has a toll-free number listed.
- Ask your local librarian to assist you. Most public libraries have reference books with contact information.

As you do your search, keep in mind the name of the manufacturer or parent company is often different from the brand name. The Thomas Register of American Manufacturers—a book available at many public libraries—lists the manufacturers of thousands of products.

With each person, calmly and accurately explain the problem and what action you would like taken. A written letter is a good strategy because you will have a record of your communication with the company. The sample letter on page 40 will help you prepare a written complaint.

- Be brief and to the point. Note all important facts about your purchase, including what you bought, serial or model numbers, the name and location of the seller, and when you made the purchase.

- State exactly what you want done about the problem and how long you are willing to wait for a response. Be reasonable.

- Don't write an angry, sarcastic or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.

- Include copies of all documents regarding your problem. Keep the originals.

- Provide your name, address and phone numbers. If an account is involved, be sure to include the account number.

Keep a record of your efforts to contact the seller; include the name of the person with whom you spoke and what was done, if anything.

REPORT FRAUD & SAFETY HAZARDS

If you suspect a law has been violated, contact your local or state consumer protection agency (p. 79). This agency may take action or refer you to another state organization that has the authority to take action where you live. A local law enforcement officer may also be able to provide advice and assistance.

Violations of federal laws should be reported to the federal agency responsible for enforcement. While federal agencies are rarely able to act on behalf of individual consumers, complaints are used to document patterns of abuse that may allow the agency to take action against a company.

Throughout Part I of this Handbook, you will find references to federal agencies you can contact for more information—this is usually the same agency to contact with your complaint. You can also find the appropriate federal agency by using the online directory posted at www.pueblo.gsa.gov/complaintresources.htm.

People who have no intention of delivering what is sold, who misrepresent items, send counterfeit goods or otherwise try to trick you out of

your money are committing fraud. If you suspect fraud, there are some additional steps to take.

- **Contact the Federal Trade Commission.** Write to the FTC Consumer Response Center, Washington, DC 20580 or call toll-free 1-877-FTC-HELP (1-877-382-4357). You can also file electronically, choose the "File a Complaint Online" link at www.ftc.gov. Complaints about e-commerce across international borders can be filed at www.econsumer.gov.

- **Notify the National Fraud Information Center** (p. 138) operated by the National Consumers League, a nonprofit consumer organization. Call 1-800-876-7060 or visit www.fraud.org.

- **Scams that used the mail or interstate delivery service** should also be reported to the U.S. Postal Inspection Service (p. 127). It is illegal to use the mail to misrepresent or steal money.

Reporting fraud promptly improves your chances of recovering what you have lost, and helps law enforcement authorities stop scams before others are victimized.

If you suspect you have a product that poses a safety hazard, report the problem to the appropriate federal agency:

- **Automobiles**—National Highway Traffic Safety Administration (p. 121)
- **Drugs, medical devices**—Food and Drug Administration (p. 115)
- **Food**—U.S. Department of Agriculture (p. 112), Food and Drug Administration (p. 115)
- **Seafood**—Food and Drug Administration (p. 115), U.S. Department of Commerce (p. 112)
- **Toys, baby and play equipment, household products**—U.S. Consumer Product Safety Commission (p. 111)

GET HELP

Don't give up if you are not satisfied with the seller's response to your complaint. Once you have given the seller a reasonable amount of time to respond, consider filing a complaint with one or more of these outside organizations.

- **State or local consumer protection offices** (p. 79). These government agencies

mediate complaints, conduct investigations, and prosecute offenders of consumer laws.

- **State regulatory agencies** that have jurisdiction over the business. For example, banking (p. 95), securities (p. 103), insurance (p. 99), and utilities (p. 107) are regulated at the state level. State Weights and Measures Offices are concerned with accurate measures and counts of packaged goods. They also check the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxi meters and rental car odometers.

- **State and local licensing agencies.** Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and childcare providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office (p. 79) can help you identify the appropriate agency.

- **Better Business Bureaus** (p. 128). This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program (p. 75).

- **Trade associations.** Companies selling similar products or services often belong to an industry association that will help resolve problems between their members and consumers (p. 140).

- **National consumer organizations.** Some of these organizations assist consumers with complaints. Others may be unable to help individuals but are interested in hearing about problems that may influence their education and advocacy efforts (p. 134).

- **Media programs.** Local newspapers, radio stations, and television stations often have Action Lines or Hotline services that try to resolve consumer complaints they receive. To find these services, check with your local newspapers or broadcast stations. See the box on the next page for members of Call for Action.

GET HELP

Call for Action, Inc.
5272 River Road, Suite 300
Bethesda, MD 20816
Phone: 301-657-8260
Fax: 301-657-2914
Web: www.callforaction.org

Call for Action, Inc. is a nonprofit network of consumer hotlines that educate and assist consumers with consumer problems. Listed below are hotlines in major markets staffed with trained volunteers who offer advice and mediate complaints at no cost to consumers. Consumers in locations not listed should call the Network Hotline at 301-657-7490.

WTAJ-TV Altoona, PA 814-944-9336	WXYZ-TV & WJR Radio Detroit, MI 248-827-3362	WABC Radio New York, NY 212-268-5626	KTVI-TV St. Louis, MO 636-282-2222 1-800-782-2222 (IL only)
WBZ Radio Boston, MA 617-787-7070	WINK-TV Fort Myers, FL 239-334-4357	WPVI-TV Philadelphia, PA 866-978-4232	WFTS-TV Tampa, FL 866-428-6397
WIVB-TV Buffalo, NY 716-879-4900	WFMY-TV Greensboro, NC 336-680-1000	KPNX-TV & KNAZ-TV & The Arizona Republic Phoenix, AZ 602-260-1212 1-866-260-1212 (AZ only)	WTOL-TV Toledo, OH 419-255-2255
WJW-TV Cleveland, OH 216-578-0700	KSHB-TV Kansas City, MO 816-932-4377	WTAE-TV Pittsburgh, PA 412-244-4698	KJRH-TV Tulsa, OK 918-748-1488
KKTV-TV Colorado Springs, CO 719-457-8211	WTMJ-TV Milwaukee, WI 414-967-5495	WPRI-TV Providence, RI 401-228-1850	WTOP AM&FM Washington, DC 301-652-4357

DISPUTE RESOLUTION PROGRAMS

Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry has several of these programs (p. 75). The National Association of Security Dealers offers a program designed to resolve investment-related disputes (p. 145). Some small claims courts also offer a dispute resolution program as an alternative to a trial.

Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. Arbitration uses a different approach-the third party decides how to set-

tle the problem. Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand if the decision is binding? Some programs do not require both parties to accept the decision. Also ask: Does participation in the program place any restrictions on your ability to take other legal action?

The American Bar Association (p. 141) publishes a directory of state and local dispute resolution programs.

SMALL CLAIMS COURT

Small claims courts resolve disputes over small amounts of money. While the maximum amount that can be claimed differs from state to state,

court procedures are generally simple, inexpensive, quick and informal. Court fees are minimal, and you often get your filing fee back if you win your case. Typically, you will not need a lawyer—some states do not permit them. If you live in a state that allows lawyers and the party you

are suing brings one, don't be intimidated. Most judges make allowances for consumers who appear without lawyers. Even though the court is informal, the judge's decision must be followed.

If you file a case and win, the losing party should give you what the court says you are owed without further action on your part. But some losers refuse to follow the court's decision. When this happens, you can go back to court and ask for the order to be enforced. Depending on local laws, law enforcement officials might sell a person's property or take money from a bank account or business cash register. If the person who owes the money receives a salary, the court might order an employer to garnish (deduct money from) each paycheck to pay you.

Check your local telephone book under the municipal, county or state government headings for small claims court offices. Ask the clerk how to use the small claims court. Before taking your own case to court, ask the court if it has information that will help you prepare your presentation to the judge and observe a small claims court session.

LEGAL HELP AND INFORMATION

If you need an attorney to advise or represent you, ask friends and family for recommendations. You can also contact the Lawyer Referral Service of your state, county, or city bar association listed in your local phone directory.

Websites such as www.abalawinfo.org (American Bar Association), www.uslaw.com, www.thelaw.com, www.freeadvice.com, and www.nolo.com may help you with answers to

general legal questions. For information on state-specific legal questions, try the website of the National Association of Consumer Agency Administrators (www.nacaanet.org).

BEWARE: RECOVERY SERVICES

A scam artist has taken your money. Don't be scammed again by a "recovery service" offering to get your money back for you. The service is just trying to take your last dime. There is no charge for filing a complaint with a government agency.

If you cannot afford a lawyer, you may qualify for free legal help from a Legal Aid or Legal Services Corporation (LSC) office. These offices generally offer legal assistance about such things as landlord-tenant relations, credit, utilities, family matters (e.g., divorce and adoption), foreclosure, home equi-

ty fraud, social security, welfare, unemployment, and workers' compensation. If the Legal Aid office in your area does not handle your type of case, it may refer you to other local, state or national organizations that can provide help.

To find the Legal Aid office nearest to you, check a local telephone directory or contact:
National Legal Aid and Defender Association
1625 K Street, NW, 8th Floor
Washington, DC 20006
Phone: 202-452-0620
Fax: 202-872-1031
e-mail: info@nlada.org
Web: www.nlada.org

To find the LSC office nearest you, check a local telephone directory or contact:
LSC Public Affairs
3333 K Street, NW, 3rd Floor
Washington, DC 20007
Phone: 202-295-1500
Fax: 202-337-6797
Web: www.lsc.gov

Free assistance may be also be available from a law school program where students, supervised by attorneys, handle a variety of legal matters. Some of these programs are open to all. Others limit their service to specific groups, such as senior citizens or low-income persons. Contact a law school in your area to find out if such a program is available.

SAMPLE COMPLAINT LETTER

	Your Address Your City, State, Zip Code Date	
	Name of Contact Person, if available Title, if available Company Name Consumer Complaint Division (If you have no specific contact.) Street Address City, State, Zip Code	
	Dear (Contact Person):	
	Re: (account number, if applicable)	
<ul style="list-style-type: none">• describe purchase• name of product, serial number• include date and place of purchase	<p>On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).</p> <p>Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).</p>	<ul style="list-style-type: none">• state problem• give history
<ul style="list-style-type: none">• ask for specific action• enclose copies of documents	<p>To resolve the problem, I would appreciate your (state the specific action you want—money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).</p> <p>I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area code).</p>	<ul style="list-style-type: none">• allow time for action• state how you can be reached
	Sincerely,	
	Your name	
	Enclosure(s)	

Keep copies of all of your letters, faxes, e-mails, and related documents.

PART III – CONSUMER ASSISTANCE DIRECTORY

CORPORATE CONSUMER CONTACTS

The following directory lists the addresses and phone numbers for hundreds of corporations. Many companies have a special department that handles consumer questions and concerns. Other companies opt to list their corporate headquarters. If you do not find the company you are looking for, try checking your public libraries for the following resource books:

- The Standard & Poor's Register of Corporations, Directors and Executives;
- Trade Names Directory;
- Standard Directory of Advertisers; and
- Dun & Bradstreet Directory

To identify the name of a company that manufactures a specific product, check the product label and other documents given to you at the time of your purchase. The Thomas Register of American Manufacturers—another book available at many public libraries—may also be helpful. It lists the manufacturers of thousands of products.

If you have a complaint about an item or service, it is usually best to go back to the seller **BEFORE** you contact the companies in this directory. Follow-up with a letter, phone call or email message to the consumer affairs department of the company to let them know about your complaint and whether the seller was able to resolve your problem. Consumer affairs offices are set up within companies because they want to hear from you.



Many of the companies listed in this handbook are members of the Society of Consumer Affairs Professionals International (SOCAP). A professional organization established in 1973, the Society's goal is to improve the marketplace for consumers by addressing their concerns within the corporate structures. SOCAP members are identified in this directory by a mobius strip, which is part of SOCAP's official logo, and symbolizes the unbroken connection between good business and customer satisfaction and loyalty. For more information, contact SOCAP at 675 North Washington St., Suite 200, Alexandria, VA 22314. Phone: 703-519-3700. Fax: 703-549-4886. e-mail: socap@socap.org. Web: www.socap.org.

A

A&W All-American Food Restaurants

See also: YUM! Brands, Inc.
1900 Colonel Sanders Lane
Louisville, KY,
Toll free: 1-866-456-2929
www.awrestaurants.com

AAMCO Transmissions, Inc.

Consumer Affairs
One Presidential Blvd.
Bala Cynwyd, PA 19004-1034
610-668-2900 ext. 224
Toll free: 1-800-292-8500
Fax: 610-668-1308
e-mail: awright@AAMCO.com



Abbott Laboratories

100 Abbott Park Rd.
Abbott Park, IL 60064-6400
847-937-6100 (General Info)
Toll free: 1-800-323-9100
(Diagnostic Products)
Toll free: 1-800-222-6883
(Vascular Products)
Toll free: 1-800-255-5162
(Pharmaceuticals)
www.abbott.com

ABC, Inc.

500 S. Buena Vista Street
Bubank, CA 10023
(818) 460-7477
e-mail: netaudr@abc.com
www.abc.com

Ace Hardware Corporation

2200 Kensington Court
Oak Brook, IL 60523
630-990-6600
Fax: 630-990-6856
www.acehardware.com

ACE USA Companies

Customer Services
1601 Chestnut St.
PO Box 41484
Philadelphia, PA 19101-1484
215-640-4555
Fax: 215-640-2489
e-mail: mark.whiter@ace-ina.com
www.ace-ina.com



CORPORATE CONSUMER CONTACTS

Adaptec

Customer Service
691 South Milpitas Blvd.
Milpitas, CA 95035
Toll free: 1-800-959-7274
Fax: 408-957-2546
e-mail: support@adaptec.com
www.adaptec.com

Adidas USA

Consumer Service
5055 N Greeley Ave.
Portland, OR 97217
Toll free: 1-800-448-1796
Fax: 971-234-4515
e-mail: consumer.relations@adidasus.com
www.adidas.com

Admiral

See: Maytag Corporation

Adobe Systems Inc.

345 Park Ave.
San Jose, CA 95110-2704
408-536-6000
Toll free: 1-800-833-6687
Fax: 408-537-6000
www.adobe.com

Aerus Electrolux Corporation

Customer Service
300 East Valley Dr.
Bristol, VA 24201
Toll free: 1-800-243-9078
Fax: 540-645-2863
e-mail: customerservice@aerusonline.com
www.aerusonline.com

AETNA, Inc.

151 Farmington Ave.
Hartford, CT 06156
860-273-0123
Toll free outside CT: 1-800-US-AETNA
www.aetna.com

Alamo Rent A Car

208 St James Ave.
Goose Creek, SC 29445
954-320-4000
Toll free: 1-800-445-5664

e-mail:
crelations@goalamo.com
www.goalamo.com



Alaska Airlines

Consumer Affairs
PO Box 68900
Seattle, WA 98168
206-870-6062 (Customer Relations)
206-392-2800 ext 22800 (Cargo/Freight Claims)
206-392-6580 (Baggage Claims)
206-392-7722 (Refunds/Lost Tickets)
Toll free: 1-800-426-0333 (Reservations)
Fax: 206-439-4477
www.alaskaair.com



Alberto Culver Co.

Consumer Relations
2525 Armitage Ave.
Melrose Park, IL 60160
708-450-3000
Toll free: 1-800-333-0005
Fax: 708-450-3435
www.alberto.com

Albertsons Inc.

Community Relations
250 Parkcenter Blvd.
Boise, ID 83706
208-395-6392
Fax: 208-395-4382
www.albertsons.com



Alcon Laboratories, Inc.

Technical Consumer Affairs, QA
6201 South Freeway
Fort Worth, TX 76134-2099
817-551-8454
Toll free: 1-800-757-9195
Fax: 817-551-3092
www.alconlabs.com



Allied Domecq Quick Service Restaurants

Consumer Care
PO Box 317
Randolph, MA 02368
781-961-4000
Toll free: 1-800-859-5339
www.allieddomecqplc.com

Allied Van Lines

PO Box 4403
Chicago, IL 60680-4403
630-717-3590
Toll free: 1-800-470-2851
Fax: 630-717-3123
www.alliedvan.com

Allstate Insurance Co.

2775 Sanders Rd.
Northbrook, IL 60062
847-402-5448
Toll free: 1-800-255-7828
Fax: 847-402-0169
www.allstate.com

Alltel Corporation

Customer Relations
1 Allied Dr.
Little Rock, AR 72202
501-905-8000
Toll free: 1-800-255-8351
Fax: 501-905-5444
www.alltel.com

Almaden Vinyards

Consumer Relations
12667 Road 24
Madera, CA 93637
Toll free: 1-800-726-9977
www.almaden.com

Aloha Airlines

Customer Care Center
PO Box 30028
Honolulu, HI 96820
808-539-5994
Toll free: 1-888-771-2855 (Customer Care)
Toll free: 1-800-803-9454 (Claims)
www.alohaairlines.com

Amana Appliances

See also: Maytag Corporation
Maytag Customer Service
403 W 4th St. N
Newton, IA 50208
Toll free: 1-800-843-0304 (Product Questions)
Toll free: 1-800-628-5782 (Service)
www.amana.com



CORPORATE CONSUMER CONTACTS

Amazon.com, Inc.

Customer Service
PO Box 81226
Seattle, WA 98108-1226
206-266-1000
Toll free: 1-800-201-7575
Fax: 206-266-2335
www.amazon.com

America Online, Inc.

Member Services
222000 AOL Way
Dulles, VA 20166
703-265-1000
Toll free: 1-800-827-6364
Fax: 703-918-1400
www.aol.com

American West Airlines

Customer Relations
4000 East Sky Harbor Blvd.
Phoenix, AZ 85034
Toll free: 1-800-835-7779
(Refunds/Lost Tickets)
Toll free: 1-800-363-2542
(Lost/Damaged Baggage)
TDD toll free: 1-800-526-8077
Fax: 480-693-2300
www.americawest.com

American Airlines, Inc.

PO Box 619612, MD 2400
Fort Worth, TX 75261-9612
817-967-2000
817-967-4162
Fax: 817-967-4162
www.aa.com

American Automobile Association

Member Relations
1000 AAA Dr., Mailpace 61
Heathrow, FL 32746
407-444-8391
www.aaa.com

★ **American Express Co.**

 Consumer Relations
777 American Express Way
Ft. Lauderdale, FL 33333
Toll free: 1-800-528-4800
(Green Card Inquiries)
Toll free: 1-800-327-2177 (Gold Card Inquiries)

Toll free: 1-800-525-3355
(Platinum Card Inquiries)
www.americanexpress.com

American Greetings Corp.

Consumer Relations
One American Rd.
Cleveland, OH 44144
216-252-7300
Toll free: 1-800-777-4891
e-mail: consumer.relations@amgreetings.com
www.corporate.american-greetings.com

American Standard, Inc.

Consumer Affairs
PO Box 6820
Piscataway, NJ 08855
Toll free: 1-800-442-1902
Fax: 732-980-6170
http://www.americanstandard.com

American Tourister

See: Samsonite Corporation
www.americantourister.com

America's Favorite Chicken Co. (AFC Enterprises)

6 Concourse Pkwy., Ste. 1700
Atlanta, GA 30328-5352
770-391-9500
Toll free: 1-800-222-5857
Fax: 770-353-3280
www.afc-online.com

Amgen, Inc.

Customer Service Department
One Amgen Center Dr.
Thousand Oaks, CA 91320-1799
805-447-1000
805-447-1010
Toll free: 1-800-28-AMGEN
www.amgen.com

Amway Corporation

Customer Service – North American Business Region
7575 Fulton St. East
Ada, MI 49355-0001
616-787-6000

Toll free: 1-800-253-6500
(Customer Service)
Toll free: 1-800-544-7167 (Locate Distributor)
TDD toll free: 1-800-548-3878
Fax: 616-682-4000
e-mail: order.support@quixtar.com
www.amway.com

Andersen Windows, Inc.

Window Care Call Center
100 Fourth Ave. North
Bayport, MN 55003
651-264-5150
Toll free: 1-888-888-7020
Fax: 651-264-5827
www.andersenwindows.com

Anheuser-Busch, Inc.

Jeff Esserman,
Marketing
One Busch Place
St. Louis, MO 63118
Toll free: 1-800-342-5283
www.budweiser.com

AON Corporation

Aon Center
200 East Randolph
Chicago, IL 60601
312-381-1000
Fax: 312-701-3793
www.aonwarranty.com/ais

Aon Innovative Solutions

13922 Denver West Pkwy.
Golden, CO 80401
Toll free: 1-800-528-6280
e-mail: Sharon_Campbell@aon.com
www.aoninnovativesolutions.com

Apple Computer, Inc.

1 Infinite Loop
Cupertino, CA 95014
Toll free: 1-800-767-2775
(Customer Relations)
Toll free: 1-800-767-2773 (Tech Support)
www.apple.com

Appleseed's

Customer Service
30 Tozer Rd.
Beverly, MA 01915

CORPORATE CONSUMER CONTACTS

978-922-2040
Toll free: 1-800-767-6666
e-mail: CustomerService@
Appleseeds.com
www.appleseeds.com

Arizona Mail Order

P.O. Box 27800
Tucson, AZ 85713
Toll-free: 1-800-362-8410
Toll-free Fax: 1-800-964-1975
e-mail: CustomerService@
OldPuebloTraders.com
www.oldpueblotraders.com

Armstrong World Industries, Inc.

Customer Service
PO Box 3001
Lancaster, PA 17604
717-396-3040
Toll free: 1-800-233-3823
Fax: 717-396-4270
www.armstrongfloors.com

Artisoft, Inc.

Coms. Software Group
5 Cambridge Center
Cambridge, MA 02142
617-354-0600
Toll free: 1-800-914-9985
Fax: 617-354-7744
www.artisoft.com

Asante Technologies, Inc.

2223 Old Oakland Road
San Jose, CA 95131
408-435-8388
Toll free: 1-800-303-9121
(Customer Service)
Toll free: 1-800-303 9121
(Rebates)
Fax: 408-432 7511
e-mail:
orders@asantestore.com
www.asante.com

A.T. Cross Company

Consumer Relations
One Albion Rd.
Lincoln, RI 02865
401-333-1200
Toll free: 1-800-282-7677
Fax: 401-334-4856

e-mail:
consumerre@cross.com
www.cross.com

★ AT&T

Consumer Services
340 Mount Kemble Avenue,
Room N208
Morristown, NJ 07962
Toll free: 1-800-222-0300
TTY toll free: 1-800-833-3232
Fax: 973-644-7381
www.att.com

AT&T Wireless Services, Inc.

Customer Care
P. O. Box 68055
Anaheim Hills, CA 92817-8055
425-580-6000
Toll free: 1-800-888-7600
(Digital)
Toll free: 1-866-293-4634 (Next
Generation)
TTY: 1-866-429-7889
http://www.attwireless.com

Ateco, Inc.

Consumer Affairs Department
PO Box 606
Shenandoah, PA 17976
(570) 462-2745
Toll free: 1-800-233-3170
www.pierogies.com

ATI Technologies, INC.

33 Commerce Valley Dr., E
Markham, ONT L3T 7X6,
905-882-2600
www.ati.com

Atlas Van Lines, Inc

PO Box 509
Evansville, IN 47703-0509
812-424-2222
Toll free: 1-800-252-8885
Fax: 812-421-7129
www.atlasvanlines.com

Avis Rent-A-Car System

Customer Service
4500 South 129th East Ave.
Ste. 100
Tulsa, OK 74134-3802

Toll free: 1-800-352-7900
Fax: 918-621-4819
e-mail: custserv@avis.com
www.avis.com

Avon Products, Inc.

1251 Ave. of the Americas
New York, NY 10020
212-282-7571
Toll free: 1-800-367-2866
Toll free: 1-800-445-2866 (con-
sumer information center)
Toll free: 1-800-FOR-AVON
www.avon.com

AXA Equitable Co., Inc.

1290 Ave. of the Americas
12th Floor
New York, NY 10104
212-554-1234
www.equitable.com

B

Bacardi USA

2100 Biscayne Blvd.
Miami, FL 33137
305-573-8511
Toll free: 1-800-BACARDI
Fax: 305-573-2730
www.Bacardi.com

Bali

See also: Sara Lee Corp.
3330 Healy Dr.
PO Box 5100 (27113)
Winston-Salem, NC 27113
336-519-6053
Toll free: 1-800-225-4872
www.balinet.com

Bally Total Fitness Holding Corporation

Member Services
PO Box 1090
Norwalk, CA 90631
562-484-2980
Toll free: 1-800-515-2582
Fax: 773-693-2982
www.ballyfitness.com

BankUnited

Customer Service
7815 NW 148th Street
Miami Lakes, FL 33016



CORPORATE CONSUMER CONTACTS

Toll free: 1-877-779-2265
www.bankunited.com

Baskin Robbins

See: Allied Domecq Quick
Service Restaurants
www.baskinrobbins.com

Bass Pro Shops, Inc.

2500 East Kearney
Springfield, MO 65898
417-873-5000
Toll free: 1-800-BASS PRO
(1-800-227-7776)
TDD toll free: 1-800-442-5788
Fax: 417-873-5060
www.basspro.com

Bath & Body Works

Customer Service
Seven Limited Parkway East
Reynoldsburg, OH 43068
Toll free: 1-800-395-1001
www.bathandbodyworks.com

Bayer Consumer Care Division

36 Columbia Rd.
PO Box 1910
Morristown, NJ 07962-1910
973-254-5000
Toll free: 1-800-331-4536
Fax: 973-408-8000
www.consumer.bayer.com

Bear Creek Corp.

2518 South Pacific Hwy.
PO Box 299
Medford, OR 97501
Toll free: 1-800-345-5655 (Harry
and David)
Toll free: 1-800-872-7673
(Jackson and Perkins)
Fax: 541-776-2194
www.harryanddavid.com

Becton Dickinson and Co.

1 Becton Dr. (M/C 376)
Franklin Lakes, NJ 07417
Toll free: 1-888-BDCARES (1-
88-232-2737)
www.bd.com

Beech-Nut Nutrition Corporation

See: Milnot Holding Company
Toll free: 1-800-233-2468
www.beech-nut.com

Beiersdorf, Inc.

Customer Service
Wilton Corporate Center
187 Danbury Rd.
Wilton, CT 06897
Toll free: 1-800-233-2340
www.bdfusa.com

BellSouth Telecommunications, Inc.

Executive Appeals Manager
BellSouth Center
675 West Peachtree St., NW
Ste. 37D57
Atlanta, GA 30375
404-927-7400
Toll free: 1-800-346-9000 (Bell
South Products)
TTY toll free: 1-800-251-5325
Fax: 404-584-6545
e-mail: Headquarters.Appeals
@BellSouth.com
www.bellsouth.com

Benihana Inc.

Customer Relations Manager
8685 Northwest 53rd Terrace
Miami, FL 33166
305-593-0770
Toll free: 1-800-327-3369
Fax: 305-592-6371
e-mail: customerrelations@
benihana.com
www.benihana.com

Best Buy Company, Inc.

Complaint Dept.
7601 Penn Ave. South
Richfield, MN 55423
Toll free: 1-888-237-8289
www.bestbuy.com

Best Foods

See: Unilever
Toll free: 1-800-338-8831
www.bestfoods.com

Best Western Intl., Inc.

Customer Relations
P. O. Box 42007
Phoenix, AZ 85080-2007
623-780-6181
Toll free: 1-800-528-1238
Fax: 623-780-6199
www.bestwestern.com

Bic Corp

500 Bic Dr.
Milford, CT 06460
203-783-2000
www.bicworld.com

Big Lots, Inc.

Customer Relations
300 Phillipi Rd.
PO Box 28512
Columbus, OH 43228-0512
614-278-6800
Toll free: 1-800-877-1253
http://www.biglots.com

Binney & Smith Inc.

1100 Church Lane
Easton, PA 18044-0431
610-253-6272
Toll free: 1-800-CRAYOLA
www.crayola.com

Birds Eye Foods, Inc.

Attn: Consumer Relations
PO Box 19027
Green Bay, WI 54307-9027
Toll free: 1-800-563-1786 (Birds
Eye, Freshlike, Nalley or
Bernstein's Products)
Toll free: 1-800-270-2743
(Other)
www.birdseyefoods.com

Bissell Homecare, Inc.

Customer Service
2345 Walker Ave., NW
Grand Rapids, MI 49544-2597
Toll free: 1-800-237-7691
www.bissell.com

Black and Decker Corp.

626 Hanover Pike
Hampstead, MD 21074
Toll free: 1-800-762-6686
www.bdk.com



CORPORATE CONSUMER CONTACTS

Blockbuster Entertainment Corp.

Customer Care Center
1201 Elm St.
Dallas, TX 75270
214-258-1017
www.blockbuster.com

Bloomingdale's, Inc.

Customer Service
P.O. Box 8215
Mason, OH 45040
Toll-free: 1-866-593-2540
www.bloomingdales.com

Bob Evans Farms, Inc.

3776 South High St.
Columbus, OH 43207
614-491-2225
Toll free: 1-800-272-7675
Fax: 614-497-4330
www.bobevans.com

Bojangles' Restaurants, Inc.

Customer Relations
9432 Southern Pine Blvd.
Charlotte, NC 28273
704-527-2675
Toll free: 1-800-300-4265
Fax: 704-523-6803
www.bojangles.com

Borland Software Corp.

Customer Support
100 Enterprise Way
Scotts Valley, CA 95066
Toll free: 1-800-523-7070
e-mail: customer-service@borland.com
www.borland.com

BP Corporation

Consumer Relations
PO Box 3001
Warrenville, IL 60555
Toll free: 1-800-333-3991
Fax: 630-830-7938
e-mail: smithrl22@bp.com
www.bp.com

Braun

1 Gillette Park, 4K-16
Boston, MA 02127-1096
Toll free: 1-800-272-8611
www.braun.com

Bridgestone/Firestone Retail & Commercial Operations

Consumer Affairs
PO Box 7988
Chicago, IL 60680-9534
Toll free: 1-800-367-3872
Fax: 800-760-7859
e-mail: firestone_consumer_affairs@faneuil.com

Bristol-Myers Squibb Co.

PO Box 4000
Princeton, NJ 08543-4000
609-252-4000
Toll free: 1-800-332-2056
www.bms.com

British Airways

75-20 Astoria Blvd.
Jackson Heights, NY 11370
Toll free: 1-800-247-9297
(Reservations)
Fax: 347-418-4395
www.britishairways.com

Brother International Corporation

Customer Service
100 Somerset Corp. Blvd.
Bridgewater, NJ 08807
908-704-1700
Toll free: 1-800-276-7746
www.brother.com

Brown Shoe Co., Inc.

Consumer Care
8300 Maryland Ave.
St Louis, MO 63105
314-854-4000
Toll free: 1-800-766-6465
Fax: 314-854-4274
www.brownsheo.com

Brown-Forman Beverages Worldwide

Consumer Services
PO Box 1080
Louisville, KY 40201
502-585-1100
Toll free: 1-800-753-4567
www.Brown-Forman.com

Brunswick Corporation

1 North Field Court
Lake Forest, IL 60045-4811
847-735-4700
Fax: 847-735-4765
e-mail: services@brunswick.com
www.brunswick.com

Budget Gourmet

PO Box 16630
Duluth, MN 55816

Budget Rent-A-Car Corp.

PO Box 690840
Tulsa, OK 74169-0840
Toll free: 1-800-621-2844 (Cars)
Toll free: 1-800-467-9337 (Trucks)
www.budget.com

Bulova Corporation

Customer Relations
26-15 Brooklyn Queens Expressway
Woodside, NY 11377
718-204-3300
Toll free: 1-800-2285682 (Customer Relations)
Toll free: 1-800-233-3350 (Service)
www.bulova.com

Burlington Coat Factory Warehouse Corp.

1830 Route 130 North
Burlington, NJ 08016
609-387-7800
Toll free: 1-888-223-2628
Fax: 609-387-7071
www.coat.com

Burlington Industries, Inc.

3330 West Friendly Ave.
Greensboro, NC 27410
336-379-2472
e-mail: BurlingtonWorldWide@burlington.com
www.burlington.com

Bush Brothers & Co.

Consumer Relations
PO Box 52330
Knoxville, TN 37950-2330
865-558-5445



CORPORATE CONSUMER CONTACTS

e-mail: letters@bushbros.com
www.bushbeans.com

C

Cabela's Government Outfitter

Government Sales
 One Cabela Dr.
 Sidney, NE 69160
 308-254-5505 ext 1347
 Toll free: 1-800-242-1596
 TTY toll free: 1-800-695-5000
 Fax: 308-255-6680
 e-mail:
government@cabelas.com
www.cabelas.com

Cablevision Systems, Inc.

1111 Stewart Ave
 Bethpage, NY 11714
 516-803-2300
www.cablevision.com

CalComp (a division of GCO Calcomp, Inc.)

14555 N. 82nd Street
 Scottsdale, AZ 85260
 480-948-6540
 Toll free: 1-800-856-0732
 Fax: 480-948-5508
 e-mail: calcomp.support@gtcocalcomp.com
<http://www.calcomp.com>


Calvin Klein

1001 Frontier Rd
 Bridgewater, NJ 08807
 212-719-2600
 Fax: 212-221-4541
www.calvinklein.com

★ **Campbell Soup Co.**

 Consumer Response and Information Center
 1 Campbell Place
 Camden, NJ 08103-1701
 Toll free: 1-800-257-8443
www.campbellsoup.com

★ **CARFAX, Inc.**

 Consumer Affairs
 10304 Eaton Place, Ste. 500
 Fairfax, VA 22030
 703-218-0340

Fax: 866-728-6455
 e-mail:
carfaxwebsupport@carfax.com
www.carfax.com/help



Carnival Cruise Lines

Guest Relations
 3655 N.W. 87th Ave.
 Miami, FL 33178-2428
 305-599-2600
 Toll free: 1-800-438-6744
 TTY toll free: 1-800-972-4386
 Fax: 305-406-4700
www.carnival.com

Carrier Air Conditioning Co.

Customer Relations
 PO Box 4808
 Syracuse, NY 13221-4808
 315-432-7885
 Toll free: 1-800-227-7437
 Toll free: 1-800-428-4326 (Payne Heating & Air Conditioning)
 Fax: 315-432-6620
www.global.carrier.com

Carvel Corporation

Customer Service Dept.
 175 Capital Blvd., Ste. 400
 Rocky Hill, CT 06067-3914
 860-257-4448
 Toll free: 1-800-322-4848
 Fax: 860-257-8859
www.carvel.com

Casio, Inc.

570 Mt. Pleasant Ave.
 Dover, NJ 07801
 973-361-5400
 Toll free: 1-800-962-2746
 Fax: 973-537-8926
www.casio.com

The CBS Television Network

Audience Services
 524 West 57th St.
 New York, NY 10019
 212-975-3247
 e-mail: audsvcs@cbs.com
www.cbs.com



CEC Entertainment, Inc.

4441 West Airport Freeway
 Irving, TX 75062
 972-258-8507

Fax: 972-258-8545
www.chuckecheese.com

Cellular One

See: Western Wireless Corp.

Ceridian Corporation

3311 East Old Shakopee
 Minneapolis, MN 55425
 952-853-8100
www.ceridian.com

Chanel, Inc.

Consumer Relations
 9 West 57th St., 44th Floor
 New York, NY 10019-2790
 Toll free: 1-800-550-0005
www.chanel.com/nav/html/newframeset.php?zone_lang=USAEN

Chattem, Inc.

PO Box 22219
 Chattanooga, TN 37409
 423-821-4571
www.chattem.com

ChevronTexaco Corp.

PO Box 42818
 Houston, TX 77242
 Toll free: 1-800-962-1223
 Fax: 713-219-5324
www.chevrontexaco.com

Chicken of the Sea International

Consumer Affairs
 9330 Scranton Rd., Ste. 500
 San Diego, CA 92121
 858-597-4242
 Toll free: 1-800-456-1511
 Fax: 858-597-4248
www.chickenofthesea.com

Chuck E Cheese's Restaurants

See: CEC Entertainment, Inc.

Church & Dwight Company, Inc.

Consumer Relations
 469 North Harrison St.
 Princeton, NJ 08543-5297
 609-683-5900
 Toll free: 1-800-524-1328
www.churchdwight.com



Member of SOCAP International,
 see page 41.



Provided financial support for the publication
 of the Consumer Action Handbook.

CORPORATE CONSUMER CONTACTS



CIBA Vision

Consumer Relations
11460 Johns Creek Pkwy.
Duluth, GA 30045
Toll free: 1-800-875-3001
www.cibavision.com

Cingular Wireless

Glenridge Highlands Two
5565 Glenridge Connector
Atlanta, GA 30342
Toll free: 1-800-331-0500
TTY toll free: 1-866-241-6567
www.cingular.com

Circuit City Stores, Inc.

9950 Mayland Dr.
Richmond, VA 23233
804-527-4000
www.circuitcity.com

Citizen America

Customer Service
2102 Alton Parkway, Unit A
Irvine, CA 92606
Toll free: 1-800-258-8529
e-mail: customerservice@
citizen-america.com
www.citizen-america.com

Citizen Watch Company of America, Inc.

1000 W. 190 St.
Torrence, CA 90502
Toll free: 1-800-321-1023
www.citizenwatch.com

Clopay Building Products Co.

Consumer Affairs
8585 Duke Blvd.
Mason, OH 45040
Toll free: 1-800-225-6729
www.clopay.com



The Clorox Co.

Manager
Consumer Services
1221 Broadway
Oakland, CA 94612-1888
Toll free: 1-800-292-2200
(Laundry Brands)
Toll free: 1-800-835-4523
(GLAD)

Toll free: 1-800-227-1860
(Household Surface Cleaners)
Toll free: 1-800-426-6228
(Insecticides)
Toll free: 1-800-242-7482 (water
Purification Systems)
www.clorox.com

Coats & Clark Inc

Consumer Service
PO Box 12229
Greenville, SC 29612-0229
864-877-8985
Toll free: 1-800-648-1479
www.coatsandclark.com



The Coca-Cola Co.

Industry and Consumer Affairs
PO Box 1734
Atlanta, GA 30301
404-676-2121
Toll free: 1-800-438-2653
TDD toll free: 1-800-262-2653
Fax: 404-676-4903
www.thecocacola.com

Coldwell Banker Real Estate Corporation

One Campus Drive
Parsippany, NJ 07054
973-428-9700
Toll free: 1-800-732-5867



The Colgate-Palmolive Company

Consumer Affairs
300 Park Ave.
New York, NY 10022
212-310-2000
Toll free: 1-800-468-6502
Fax: 212-310-3243
www.colgate.com

Colonial Penn Life Insurance

399 Market St., 5th Floor
Philadelphia, PA 19181
Toll free: 1-877-877-8052.
Toll free in NY: 1-800-891-0915
Toll free: 1-800-523-9100 (life
customer service)
www.colonialpenn.com



The Columbia House Company

1400 N. Fruitridge Ave.
Terre Haute, IN 47811-0100
Toll free: 1-800-562-4046
(Music)
Toll free: 1-800-292-2001 (Video
and DVD)
Toll free: 1-800-901-5545 (T.V.
Library Club)
Fax (Toll free): 1-800-590-6656
www.columbiahouse.com



Combe Incorporated.

1101 Westchester Ave.
White Plains, NY 10604-3503
914-694-5454
Toll free: 1-800-431-2610 (con-
sumer affairs)
Toll free: 1-800-873-7400 (prod-
uct questions)
Fax: 914-694-6320
www.combe.com

CompUSA, Inc.

Customer Service
14951 N. Dallas Pkwy.
Dallas, TX 75254
972-982-4000
Toll free: 1-800-266-7872
e-mail: customer_service@
compusa.com
www.compusa.com

Computer Associates International, Inc.

One Computer Associates Pl.
Islandia, NY 74101-3391
631-342-6000
Toll free: 1-800-637-5858
(Customer Inquiries)
Toll free: 1-800-225-5224
(Product Information)
Fax: 631-342-6800
www.ca.com

ConAgra Foods

Consumer Affairs
P.O. Box 2768
Omaha, NE 68203-0768
402-595-5492
Toll free: 1-800-722-1344
Fax: 402-595-7880
www.conagrafoods.com



CORPORATE CONSUMER CONTACTS

Conair Corporation

Consumer Affairs
150 Milford Road
East Windsor, NJ 08520
609-426-1300
Toll free: 1-800-366-5391
www.conair.com



Congoleum Corp.

Consumer Affairs
3700 Quakerbridge Rd.
Mercerville, NJ 08619
609-584-3610
Toll free: 1-800-274-3266
Fax: 609-584-3521
www.congoleum.com

ConocoPhillips

600 N. Dairy Ashford Rd.
Houston, TX 77079
281-293-1000
www.conocophillips.com



Constellation Wines U.S.

Attn: Consumer Response
235 North Bloomfield Road
Canandaigua, NY 14424
585-396-7600
831-675-2481 (Pacific Wine Partners)
866-334-9463 (North Lake Wines)
Toll free: 1-888-659-7900
(Canandaigua Wines)
www.cwineus.com



Consumer Credit Counseling Service of Greater Washington, Inc.

15847 Crabbs Branch Way
Rockville, MD 20855
301-590-1010
Toll free: 1-800-747-4222
e-mail: info@cccsdc.org
www.cccsdc.org

Contempo Casuals

See: Wet Seal, Inc.

Continental Airlines, Inc.

PO Box 4607-HQ SCR
Houston, TX 77210-4607
Toll free: 1-800-932-2732
e-mail: custo@coair.com
www.continental.com



Continental Tire North America, Inc.

Consumer Relations
1800 Continental Blvd.
Charlotte, NC 28273
Toll free: 1-800-847-3349
Fax (Toll free): 1-888-847-3329
www.continentaltire.com

Converse, Inc.

Customer Service Group
One High St.
North Andover, MA 01845
Toll free: 1-800-547-2667
www.converse.com

Conwood Company, L.P.

813 Ridge Lake Blvd.
Memphis, TN 38120
901-761-2050
901-767-1302
Toll free: 1-800-238-5990
www.cwdlp.com



Coors Brewing Co.

Consumer Relations
311 10th St. - NH475
Golden, CO 80401
303-279-6565
Toll free: 1-800-642-6116
Fax: 303-277-5415

Corel Corporation

8144 Walnut Hill Ln.
Ste. 1050
Dallas, TX 75231
Toll free: 1-800-772-6735
www.corel.com

Craftmatic Org., Inc.

Consumer Affairs
2500 Interplex Dr.
Trevose, PA 19053-6998
Toll free: 1-800-828-1033
e-mail: consumeraf@aol.com
www.craftmatic.com

Creative Labs

Customer Service
1523 Cimarron Plaza
Stillwater, OK 74075
405-742-6622 (Technical Support)
405-742-6655 (Customer Service)

Toll free: 1-800-998-5227
(Technical Support)
Toll free: 1-800-998-1000
(Customer Service)
us.creative.com

Crowne Plaza

Toll free: 1-800-227-6963

Cuisinart

See also: Conair Corporation
203-975-4600
609-426-1300 (in NJ)
Toll free outside NJ: 1-800-726-0190
Toll free: 1-800-726-6247, ext. 4605
Fax: 203-975-4660
e-mail: cuisinart@conair.com
www.cuisinart.com

Culligan Intl. Co.

Office of the President
One Culligan Pkwy.
Northbrook, IL 60062
Toll free: 1-800-947-4759
Fax (Toll free): 1-888-777-8715
e-mail: consumeraffairs@culligan.com
www.culligan.com

Cumberland Packing Corporation

Sweet 'N Low Division
Two Cumberland St.
Brooklyn, NY 11205
718-858-4200
Fax: 718-260-9017
www.sweetnlow.com

Cunard Line Limited

Guest Relations and Quality Assurance
6100 Blue Lagoon Dr., Ste. 400
Miami, FL 33126
305-463-3000
Toll free: 1-800-728-6273
www.cunard.com

Current, Inc.

1005 East Woodmen Rd.
Colorado Springs, CO 80920
Toll free: 1-877-665-4458
www.currentcatalog.com



CORPORATE CONSUMER CONTACTS

CVS/pharmacy


Customer Relations Dept.
One CVS Dr.
Woonsocket, RI 02895
401-765-1500
Toll free: 1-800-746-7287
Fax: 401-770-6949
www.cvs.com

D

Dairy Queen Corporation

Customer Relations
7505 Metro Blvd.
Edina, MN 55439
952-830-0200
www.dairyqueen.com

★ The Dannon Co., Inc.

 Consumer Response Center
PO Box 90296
Allentown, PA 18109-0296
Toll free: 1-877-326-6668
www.dannon.com

Danone Waters of North America

3280 East Foothill Blvd., Ste. 400
Pasadena, CA 91109
(626) 585-1000
Toll free: 1-800-4WATERS

Danskin

4075 E. Market St.
York, PA 17402
Toll free: 1-800-288-6749
www.danskin.com

DAP Products, Inc.

Customer Service
2400 Boston St., Ste. 200
Baltimore, MD 21224
Toll free: 1-888-327-8477
Fax: 410-558-1068
www.dap.com

Days Inns Worldwide, Inc.

Customer Service
PO Box 4090
Aberdeen, SD 57402
Toll free: 1-800-441-1618
www.daysinn.com

Deere & Company

Corporate Communications
1 John Deere Place
Moline, IL 61265
309-765-8000
www.deere.com

Del Laboratories, Inc.

Consumer Relations
PO Box 9357
Uniondale, NY 11553
Toll free: 1-800-952-5080
(Pharmaceuticals)
Toll free: 1-800-953-5080
(Cosmetics)
Fax: 516-293-1515
e-mail: del1@dellabs.com
www.dellabs.com


Del Monte Foods Co.

PO Box 193575
San Francisco, CA 94119-3575
415-247-3000
Toll free: 1-800-543-3090
www.delmonte.com

Dell Computer Corp.

Customer Service
1 Dell Way
Round Rock, TX 78682
Toll free: 1-800-624-9897
(Customer Service)
Toll free: 1-800-624-9896 (Tech Support)
www.dell.com

★ Delta Air Lines, Inc.

 Customer Care
PO Box 20980
Atlanta, GA 30320-2980
404-715-1450
Fax (Toll free): 1-888-286-3163
www.delta.com

Delta Faucets Company

55 East 111th St.
PO Box 40980
Indianapolis, IN 46280
317-848-1812
Toll free: 1-800-345-3358
www.deltafaucet.com

Deneba Software

Public Relations
1150 NW 72nd Ave.
Miami, FL 33126

Toll free: 1-800-733.6322
www.acdsystems.com

Denny's Inc.

203 East Main St.
Spartanburg, SC 29319
864-597-8000
Toll free: 1-800-733-6697
www.dennys.com

The Dial Corporation

15101 North Scottsdale Rd.
Scottsdale, AZ 85254-1619
480-754-3425
Toll free: 1-800-258-3425
(Personal Cleaning Products)
Toll free: 1-800-528-0849
(Armour Star)
www.dialcorp.com

Diamond of California

Consumer Affairs
1050 South Diamond St.
Stockton, CA 95201
209-467-6260
Fax: 209-467-6205
e-mail: dsamelso@diamondnuts.com
www.diamondnuts.com

Diet Center Worldwide, Inc.

ATTN: Administration
395 Springside Dr.
Akron, OH 44333
330-665-5861
Toll free: 1-800-656-3294
Fax: 330-666-2197
e-mail: info@dietcenter.com
www.dietcenterworldwide.com

Dillard's, Inc.

Customer Service Dept.
1600 Cantrell Rd.
Little Rock, AR 72201
501-376-5200
Toll free: 1-800-643-8278 (Credit Cards only)
Toll free: 1-877-272-2601 (Furniture)
TDD toll free: 1-800-547-6296
www.dillards.com

Diners Club Intl.

Customer Relations
7958 S. Chester
Englewood, CO 80112

CORPORATE CONSUMER CONTACTS

303-799-9000
Toll free: 1-800-234-6377
Fax: 303-649-2891
www.dinerclub.com

DIRECTV Enterprises, Inc.

2230 E. Imperial Hwy.
El Segundo, CA 90245
Toll free: 1-800-531-3000
TTY: 1-800-779-4388
www.DIRECTV.com

Discover Financial Services, Inc.

2500 Lake Cook Rd.
Riverwoods, IL 60015-3851
224-405-0900
Toll free: 1-800-347-2683
Fax: 224-405-4993
www.discoverfinancial.com

D-Link Systems

Customer Services
17595 Mt. Hermann St.
Fountain Valley, CA 92708
714-885-6000
Toll free: 1-800-326-1688
Fax: 866-743-4905
e-mail: tech@irvine.dlink.com
www.dlink.com

Dole Food Co., Inc.

Consumer Center
One Dole Dr.
Westlake Village, CA 91362-7300
818-874-4000
Toll free: 1-800-232-8888
Fax: 818-874-4997
www.dole.com

Dollar Rent A Car Systems, Inc.

Customer Center
CIMS 7082, 5330 East 31st St.
PO Box 33167
Tulsa, OK 74153-1167
918-669-3000
Toll free: 1-800-800-5252
Toll free: 1-800-800-6080
Fax: 918-669-8596
www.dollar.com

Domino's Pizza, Inc.

Customer Service
PO Box 997

30 Frank Lloyd Wright Drive
Ann Arbor, MI 48106
734-930-3030
Toll free: 1-888-DOMINOS
(Store Locator Only)
www.dominos.com

Dot Hill Systems Corp.

Customer Satisfaction
6305 El Camino Real
Carlsbad, CA 92009
Toll free: 1-800-872-2783
Fax: 760-931-5527
e-mail:
mark.odell@dothill.com
www.dothill.com

Doubletree

See: Hilton Hospitality, Inc.
Toll free: 1-800-222-8733

Dr Pepper/Seven Up, Inc.

Consumer Relations
PO Box 869077
Plano, TX 75086
972-673-7000
Toll free: 1-800-527-7096
www.dpsu.com

Dunkin Donuts

See: Allied Domecq Quick
Service Restaurants
www.dunkindonuts.com

Dunlop Tire Corp.

See: Goodyear Tire & Rubber Co.
www.dunloptire.com

DuPont Co.

Corporate Information Center
Chestnut Run Plaz
705/GS38
Wilmington, DE 19880-0705
302-774-1000
Toll free: 1-800-441-7515
e-mail: info@dupont.com
www.dupont.com

Duracell North America

Berkshire Corporate Park
Bethel, CT 06801
Toll free: 1-800-551-2355
Toll free TTY: 1-800-341-0654
Fax (Toll free): 1-800-796-4565
www.duracell.com

E

EarthLink, Inc.

1375 Peachtree St., Level A
Atlanta, GA 30309
404-815-0770
Toll free: 1-800-719-4660
e-mail: support@earthlink.net
www.earthlink.net

Eastman Kodak Co.

Consumer Contact Center
343 State St.
Rochester, NY 14650
716-724-4000
Toll free: 1-800-242-2424
www.kodak.com

e-Bay, Inc.

408-376-7400
Toll free: 1-800-322-9266
www.eBay.com

Eckerd Corporation

Cheryl Thonen
Customer Service
PO Box 4689
Clearwater, FL 33758
Toll free: 1-800-325-3737
TTY toll free: 1-800-760-4833
Fax: 727-395-7063
e-mail: eckcserv@eckerd.com
www2.eckerd.com

Eddie Bauer, Inc.

Customer Care
PO Box 183012
Columbus, OH 43218-3012
Toll free: 1-800-625-7935
www.eddiebauer.com

Edmund Scientific Co.

60 Pearce Ave.
Tonawanda, NY 14150
Toll free: 1-800-728-6999
Fax (Toll free): 1-800-828-3299
www.scientificsonline.com

Eizo Nanao Technologies

5710 Warland Dr.
Cypress, CA 90630
562 431 501
Toll free: 1-800-800-5202
Fax: 562-431-4811
www.eizo.com



CORPORATE CONSUMER CONTACTS

The Electrolux Group

Consumer Assistance Center
PO Box 212378
Augusta, GA 30917
Toll free: 1-800-724-7519
www.electrolux.com

Eli Lilly & Co.

Lilly Corporate Center
Indianapolis, IN 46285
317-276-2000
Toll free: 1-800-545-5979
www.lilly.com

Elizabeth Arden, Inc.

Consumer Relations Dept.
200 First Stamford Pl., 3rd floor
Stamford, CT 06902
Toll free: 1-800-227-2445
www.elizabetharden.com

E-Machines

7565 Irvine Center Drive
Irvine, CA 92618
801-401-1419
www.e4me.com

Embassy Suites

See: Hilton Hospitality Inc.
Toll free: 1-800-362-2779

Encyclopedia Britannica, Inc.

Customer Support
310 South Michigan Ave.
Chicago, IL 60604
Toll free: 1-800-323-1229
Fax: 312-294-2104
www.eb.com

Epson America, Inc.

3840 Kilroy Airport Way
Long Beach, CA 90806
562-981-3840
562-276-1300 (Technical
Support)
Toll free: 1-800-GO-EPSON
(1-800-463-7766) Pre-Sales
Toll free: 1-800-922-8911
(Automated Service and Tech
Support)
www.epson.com

Equifax

PO Box 105851
Atlanta, GA 30348

Toll free: 1-800-685-1111
TTY: 866-478-0030
www.equifax.com

Ernest & Julio Gallo Winery

Consumer Relations
PO Box 1130
Modesto, CA 95353
209-341-3161
Fax: 209-341-6600
www.gallo.com

The Estee Lauder Companies, Inc.

Consumer Communications
767 Fifth Ave.
New York, NY 10153
646-602-7551
646-602-7552
Fax: 646-602-7553
www.elcompanies.com

Ethan Allen, Inc.

PO Box 1966
Danbury, CT 06813-1966
203-743-8668
Toll free: 1-888-EAHELP1
Fax: 203-743-8298
www.ethanallen.com

The Eureka Co.

Consumer Service Dept.
PO Box 3900
Peoria, IL 61612
Toll free: 1-800-282-2886
www.eureka.com

Expedia, Inc.

Customer Support
13810 SE Eastgate Way, Ste. 400
Bellevue, WA 98005
1-800-397-3342
Toll free: 1-800-397-3342
www.expedia.com

Experian

National Consumer Asst. Ctr.
PO Box 2002
Allen, TX 75013
Toll free: 1-888-397-3742
www.experian.com

Exxon Mobil

Customer Relations
Fuels Marketing Company

P.O. Box 1049
Buffalo, NY 14240-1049
Toll free: 1-800-243-9966
www.exxonmobil.com

F

Faultless Starch/Bon Ami Co.

Consumer Affairs Department
1025 W. 8th St.
Kansas City, MO 64101-1200
816-842-1230
e-mail: info@faultless.com
www.faultless.com

Federal Express Corp.

Customer Relations
3875 Airways
Module H3 Department 4634
Memphis, TN 38116
Toll free: 1-800-463-3339
TDD toll free: 1-800-238-4461
www.fedex.com

Federated Department Stores, Inc

Consumer Affairs
7 West 7th St.
Cincinnati, OH 45202
www.fds.com

Fidelity & Guarantee Co. (Old Mutual Financial Network)

Policy Holder Service Center
PO Box 81497
Lincoln, NE 68501
Toll free: 1-800-638-2255
Fax (Toll free): 1-800-638-2255
www.fglife.com

Fingerhut Direct Marketing, Inc.

6250 Ridgewood Rd
St. Cloud, MN 56396
Toll free: 1-800-325-6168
www.fingerhut.com

Fisher-Price

Consumer Affairs
636 Girard Ave.
East Aurora, NY 14052
716-687-3000
Toll free: 1-800-432-5437



CORPORATE CONSUMER CONTACTS

TDD toll free: 1-800-382-7470
Fax: 716-687-3494
www.fisher-price.com

Florsheim, Inc.

333 W. Estabrook Blvd
Glendale, WI 53212
312-458-2710
www.florsheim.com

Flowers Foods, Inc.

1919 Flowers Circle
Thomasville, GA 31757
912-226-9110
www.flowersfoods.com

Food Lion, Inc.

Customer Relations
PO Box 1330
Salisbury, NC 28145-1330
Toll free: 1-800-210-9569
www.FoodLion.com

Fort James Corp.

See: Georgia-Pacific

Fortune Brands

Consumer Affairs Dept.
300 Tower Pkwy.
Lincolnshire, IL 60069
847-541-4400
Toll free: 1-800-989-4923
Fax (Toll free): 1-800-247-1317
e-mail:
mail@fortunebrands.com
www.fortunebrands.com/

The Franklin Mint

105 Commerce Drive
Aston, PA 19014
610-459-6000
Toll free: 1-800-523-7622
Fax: 610-459-6040
www.franklinmint.com

Frigidaire Home Products

See: Electrolux Group, The
www.frigidaire.com



Frito-Lay

Consumer Affairs
7701 Legacy Dr.
Plano, TX 75024
972-334-5022
Toll free: 1-800-352-4477

Fax: 972-334-5071
www.fritolay.com

Fruit of the Loom, Inc.

Consumer Services
1 Fruit of the Loom Dr.
Bowling Green, KY 42102-9015
270-781-6400
Fax: 270-781-6400
e-mail:
consumer.srv@fruit.com
www.fruit.com

FTD Inc.

Customer Service
3113 Woodcreek Dr.
Downers Grove, IL 60515
630-719-7800
Toll free: 1-800-736-3383
www.ftd.com

Fuji Photo Film U.S.A., Inc.

Consumer Info. Service Center
1100 King George Post
Edison, NJ 08837
Toll free: 1-800-800-3854
Fax: 732-857-3487
www.fujifilm.com

Fujitsu Computer Products of America

Accounting: T&M
2904 Orchard Pkwy.
San Jose, CA 95134
408-432-6333
Toll free: 1-800-626-4686 (Tech Support)
Fax: 408-894-1709
www.fcpa.com

Fuller Brush Co.

Customer Service
PO Box 1247
Great Bend, KS 67530-0729
620-792-1711
Toll free: 1-800-523-3794
Fax: 620-793-4523
www.fuller.com

FWB Software

6167 Jarvis Ave., #367
Newark, CA 94560-1210
510-894-0727
e-mail: mhurlow@fwb.com
www.fwb.com

G

Gateway, Inc.

Letter of Complaint
610 Gateway Dr.
North Sioux City, SD 57049
858-799-3401
Toll free: 1-800-846-2000
Fax: 858-799-3459
www.gateway.com

General Electric Company

3135 Easton Turnpike
Fairfield, CT 06828-0001
203-373-2211
Toll free: 1-800-626-2000
(Answer Center)
Fax: 202-373-3131
www.ge.appliances.com/geac



General Mills, Inc.

PO Box 1113
Minneapolis, MN 55440-1113
Toll free: 1-800-249-0562
Fax: 763-764-8330
www.generalmills.com



General Motors Acceptance Corp. (GMAC)

PO Box 5008
Troy, MI 48007-5008
Toll free: 1-800-200-GMAC
TDD toll free: 1-800-833-4622
Fax: 248-879-4134
www.gmacfs.com

General Tire

See: Continental Tire Co.
www.generaltire.com

The Generra Company

See: Public Clothing Company
www.generra.com



Georgia-Pacific Corp.

Georgia-Pacific Consumer Products
133 Peachtree St., N.E.
Atlanta, GA 30303
Toll free: 1-800-283-5547
TDD toll free: 1-800-283-5547, ext. 5
www.gp.com



Member of SOCAP International,
see page 45.



Provided financial support for the publication
of the Consumer Action Handbook.

CORPORATE CONSUMER CONTACTS



Gerber Products Co.



Consumer Affairs
445 State St.
Fremont, MI 49413
Toll free: 1-800-4-GERBER
www.gerber.com



Giant Food, Inc.

6300 Sheriff Rd.
Landover, MD 20785
301-341-4365
TDD: 301-200-8995
Fax: 301-618-4968
www.giantfood.com

Gillette Co.

Consumer Affairs
PO Box 61
Boston, MA 02199
617-421-7000
Toll free: 1-800-GILLETTE
Fax: 617-463-3410
www.gillette.com



GlaxoSmithKline Consumer Healthcare

Consumer Information
PO Box 1467
Pittsburgh, PA 15205
412-928-1000
Toll free: 1-800-245-1040
Fax: 412-928-5864
www.GSK.com

Glidden Paints

See: ICI Paints in N. America
Toll free: 1-800-GLIDDEN

Global Village

See also: Zoom Technologies
951 Broken Sound Parkway,
Ste. 350
Boca Raton, FL 33487
561-997-7202 (Modems)
Fax: 561-997-2163
e-mail: modemtech@
globalvillage.com
www.globalvillage.com

The Golden Grain Co.

PO Box 049003
Chicago, IL 60604-9003
Toll free: 1-800-421-2444
www.ricearoni.com

Gold's Gym International

Member Relations
358 Hampton Dr.
Venice, CA 90291
310-392-3005
Toll Free: 1-800-457-5375
www.goldsgym.com

Goldstar

See: L.G. Electronics Inc

Goodrich Corporation

Consumer Relations Dept.
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-788-8899
www.bfgoodrichtires.com

The Goodyear Tire & Rubber Co.

Department 728
1144 East Market St.
Akron, OH 44316
Toll free: 1-800-321-2136
Fax: 330-796-6829
www.goodyear.com

Gordon's Jewelers

See: Zale Corporation
Toll free: 1-888-467-3661
www.gordonsjewelers.com

Greyhound Lines, Inc.

PO Box 660362, MS 490
Dallas, TX 75266-0689
214-849-8966
Toll free: 1-800-229-9424 (Fares
and Schedules)
TDD toll free: 1-800-345-3109
www.greyhound.com

GTCO Calcomp

14555 North 82nd St.
Scottsdale, AZ 85260
480-948-6540
Toll free: 1-800-856-0732
Fax: 480-948-5508
www.calcomp.com

Guess? Inc.

Consumer Services
1444 South Alameda St.
Los Angeles, CA 90021
213-765-3100

Toll free: 1-800-394-8377
Fax: 213-744-0855
www.guess.com

Guinness (imported by Diageo Guinness USA)

Six Landmark Square
Stanford, CT 06901-2704
203-323-3311
Toll free: 1-800-521-1591
Fax: 203-359-7209
e-mail: Guinness@
consumer-care.net
www.guinness.com

H

H&R Block, Inc.

4400 Main St.
Kansas City, MO 64111-9986
816-753-6900
Toll free: 1-800-829-7733
www.hrblock.com



Hain Celestial Group, Inc.

Consumer Affairs
4600 Sleepytime Dr.
Boulder, CA 80301
Toll free: 1-800-434-4246
www.hain-celestial.com

Hallmark Cards, Inc.

Consumer Affairs
PO Box 419034
2501 McGee Ave
Kansas City, MO 64141
816-274-5111
Toll free: 1-800-425-6275
Toll free: 1-800-425-5627
www.hallmark.com

Hampton Inn/Suites

See: Hilton Hospitality Inc.
Toll free: 1-800-426-7866

Hanes and Hanes Her Way Underwear

See: Sara Lee Corporation
Consumer Services
PO Box 3013 (Zip 27102)
or 475 Corporate Square Drive
Winston-Salem, NC 27105
Toll free: 1-800-994-4348
Fax: 336-519-4226
www.hanes.com



CORPORATE CONSUMER CONTACTS

Hanes Hosiery

See: Sara Lee Corporation
Carol Brown,
Consumer Relations
PO Box 225
401 Hanes Mill Rd.
Winston-Salem, NC 27105
Toll free: 1-800-342-7070
Fax: 336-519-2154
www.haneshosiery.com

Hartz Mountain Corp.

Consumer Relations
400 Plaza Dr.
Secaucus, NJ 07094
201-271-4800
Toll free: 1-800-275-1414
www.hartz.com



Hasbro, Inc.

Consumer Affairs Department
PO Box 200
Pawtucket, RI 02862
Toll free: 1-800-255-5516
Fax: 401-431-8082
e-mail:
Consumer_support@hasbro.com
www.hasbro.com



Hearth & Home Technologies, Inc.

20802 Kensington Blvd.
Lakeville, MN 55044
952-985-6000
Toll Free: 1-888-427-3973
e-mail: info@hearthnhome.com
www.fireplaces.com

Heinz North America

Consumer Resource Center
Heinz 57 Center
357 6th Ave.
Pittsburgh, PA 15222-2530
Toll free: 1-800-255-5750
Fax: 412-237-5291
www.heinz.com



Hershey Food Corp.

100 Crystal A Dr.
Hershey, PA 17033
717-534-7622
Toll free: 1-800-468-1714
www.hersheys.com

Hertz Corp.

Customer Relations
225 Brae Blvd.
Park Ridge, NJ 07656
201-307-2000
Toll free: 1-888-777-6095
TDD toll free: 1-800-654-2280
www.hertz.com



Hewlett-Packard Co.

3000 Hanover St.
Bldg. 6A, Mail stop 1247
Palo Alto, CA 94304
650-857-7166
Toll free: 1-800-752-0900 (Tech Support)
Toll free: 1-800-752-0900 (General Inquiries)
Fax: 650-813-3254
e-mail: email_ecag@hp.com
www.hp.com

Highfalls Brewing Co., Inc.

Customer Service Department
445 St. Paul St.
Rochester, NY 14605
716-546-1030
Toll free: 1-800-SAY-GENNY (729-4366)
Fax: 716-546-5011
www.highfalls.com



Hilton Hospitality Inc.

755 Crossover Lane
Building A2
Memphis, TN 38117
Toll free: 1-800-445-8667
www.hilton.com

Holiday Inn

Toll free: 1-800-465-4329
www.holiday-inn.co.uk

Home Depot, Inc.

2455 Paces Ferry Rd., NW
Atlanta, GA 30339
770-433-8211
Toll free: 1-800-553-3199
Fax: 770-384-3440
www.homedepot.com

Home Goods

See: TJX Companies, Inc.
www.homegoods.com

Home Shopping Network (HSN)

Customer Service
1 HSN Dr.
St. Petersburg, FL 33729
727-872-1000
Toll free: 1-800-284-3900 (Phone Orders)
Toll free: 1-800-933-2887 (Online Orders)
www.hsn.com

Homewood Suites

See: Hilton Hospitality Inc.
Toll free: 1-800-225-5466

Hoover Company

Consumer Response Center
240 Edwards St.
Cleveland, TN 37311
330-499-9499
Toll free: 1-800-944-9200
www.hoover.com



Hormel Foods Co.

Consumer Affairs
One Hormel Place
Austin, MN 55912-9989
507-437-5032
Toll free: 1-800-523-4635
Fax: 507-437-9852
e-mail: rakroc@hormel.com
www.hormel.com

Howard Johnson, Inc.

PO Box 4090
Aberdeen, SD 57402-4090
Toll free: 1-800-544-9881
www.hojo.com

Huffy Bicycle Co.

Consumer Relations
901 Pleasant Valley Dr.
Springboro, OH 45066
937-743-5011
Toll free: 1-800-872-2453
Fax: 937-743-5022
e-mail: customer.service@huffybikes.com
www.huffybikes.com

Humana Inc.

500 West Main St.
Louisville, KY 40202
502-580-1000



CORPORATE CONSUMER CONTACTS

Toll free: 1-800-4-HUMANA
www.humana.com



Hyatt Hotels & Resorts

200 West Madison St., 30th Fl.
Chicago, IL 60606
312-750-1234
Toll free: 1-800-228-3336
Fax: 402-593-5151
www.hyatt.com

I

IA Proview Technology, Inc.

7372A Doig Drive
Garden Grove, CA 92841
714-799-3899
Toll free: 1-800-776-8439
Fax: 714-379-6290
e-mail:
customersupport@proview.net
www.proview.net

IBM (International Business Machines Corporation)

1500/1600 Riveredge Pkwy.
Atlanta, GA 30328
919-517-2480
770-858-5980
Toll free: 1-800-426-4968
(Customer service)
Fax: 770-644-5530
www.ibm.com



ICI Paints in North America

925 Euclid Ave.
Cleveland, OH 44115
216-344-8000
Fax: 216-344-8900
www.icipaintsinna.com

Independence Air

Customer Support
45200 Business Ct.
Dulles, VA 20166
Toll free: 1-800-359-3594
www.flyi.com

Intel

Consumer Relations
1900 Prairie City Rd.
Folsom, CA 95630

916-377-7000 (Customer
Service)
916-356-8080 (Headquarters)
support.intel.com

Iomega

1821 West Iomega Way
Roy, UT 84067
Toll free: 1-888-446-6342 (Tech
Support)
e-mail: customersupport_super
@cs.iomega.com
www.iomega.com

J

J. Baker, Inc.

555 Turnpike Street
Canton, MA 02021
781-828-9300
www.cmrginc.com



J.P. Morgan Chase and Company

270 Park Ave.
New York, NY 10017
212-270-6000
www.jpmorganchase.com

Jackson & Perkins Nursery Stock

PO Box 9100
Medford, OR 97501
Toll free: 1-800-872-7673
Fax: 800-242-0329
www.jacksonandperkins.com

Jameson Inns, Inc.

Guest Services Dept.
8 Perimeter Ctr. East, Ste. 8050
Atlanta, GA 30346-1604
Toll free: 1-800-526-3766
e-mail:
comments@jamesoninns.com
www.jamesoninns.com

JanSport, Inc.

PO Box 1817
Appleton, WI 54912-1817
920-734-5708
e-mail:
consumer_relations@vfc.com
www.jansport.com

JCPenney Co., Inc.

See also: Eckerd Corporation
Corporate Customer Relations
PO Box 10001
Dallas, TX 75301-7303
972-431-1000
Toll free: 1-800-322-1189 (Online
Orders)
Toll free: 1-800-709-5777 (Phone
Orders)
www.jcpenney.com

Jenn-Air

See: Maytag Corporation
Toll free: 1-800-688-1100
www.jennair.com

Jenny Craig Intl.

Customer Care
5770 Fleet Street
Carlsbad, CA 92008
Toll free: 1-800-JENNYCARE
e-mail: jennycraig@tpli.com
www.jennycraig.com

JetBlue Airways Corp.

Customer Relations
PO Box 17435
Salt Lake City, UT 84117-7435
Toll free: 1-800-538-2583
TDD toll free: 1-800-336-5530
Fax: 801-944-4840
www.jetblue.com

Jewell-Osco

See: Albertson's
Toll free: 1-800-539-356
www.jewelosco.com



Jiffy Lube Intl., Inc.

Customer Service
PO Box 4458
Houston, TX 77210-4458
(713) 546-4100
Toll free: 1-800-344-6933
www.jiffylube.com



Jockey International, Inc.

2300 60th St.
PO Box 1417
Kenosha, WI 53141-1417
262-658-8111
Toll free: 1-800-JOCKEY-1
www.jockey.com



CORPORATE CONSUMER CONTACTS

John Hancock Financial Services, Inc.

PO Box 111
Boston, MA 02117
617-572-6385
Toll free: 1-800-732-5543
TDD toll free: 1-800-832-5282
Fax: 617-572-8707
www.jhancock.com

Johns-Manville Corp.

PO Box 5108
Denver, CO 80217-5108
303-978-2000
Toll free: 1-800-654-3103
www.jm.com

Johnson & Johnson Consumer Products, Inc.

199 Grandview Rd.
Skillman, NJ 08558
908-874-1000
Toll free: 1-877-565-5465
www.jnj.com

Johnson Publishing Co., Inc.

820 S. Michigan Ave.
Chicago, IL 60605
www.johnsonpublishing.com

Jordache Enterprises, Inc.

1400 Broadway, 15th Fl.
New York, NY 10018
212-944-1330
e-mail: contact@
jordachevintage.com
www.jordache.com

Jostens, Inc.

Customer Care
5501 American Blvd. West
Minneapolis, MN 55437
Toll free: 1-800-854-7464
www.jostens.com

Juno Online Services

See: United Online Inc.
www.juno.com

Just Born, Inc.

Customer Relations
1300 Stefkco Blvd.
Bethlehem, PA 18017
610-867-7568
Toll free: 1-800-645-3453

Fax (Toll free): 1-800-543-4981
www.justborn.com

JVC Co. of America

Michael Colicchio,
Customer Relations
1700 Valley Rd.
Wayne, NJ 07494
973-315-5000
Toll free: 1-800-252-5722
Fax: 973-315-5042
e-mail: customerrelation@
jvcamerica.com
www.jvcservice.com

K

Kawasaki Motor Corp., U.S.A.

PO Box 25252
Santa Ana, CA 92799-5252
949-460-5688
Toll free: 1-800-661-RIDE
www.kawasaki.com

KB Toys Inc.

Customer Service
100 West Street
Pittsfield, MA 01201
413-496-3000 (Stores)
303-228-9000 (Kbtoys.com)
Toll free: 1-877-452-5437
www.kbtoys.com

★ **Kellogg Company**

 Consumer Affairs
PO Box CAMB
Battle Creek, MI 49016
269-961-2000
Toll free: 1-800-962-1413
www.kelloggs.com

Kelly Springfield Tire Co.

See: Goodyear Tire & Rubber Co.
www.kelly-springfield.com

Kemper Insurance Co.

Customer Relations
1 Kemper Dr., 11-SE
Long Grove, IL 60049
847-320-3237
Toll free: 1-800-833-0355
www.kemperinsurance.com

Key Tronic Corporation

North 4424 Sullivan Road
Spokane, WA 99214
509-928-8000
Toll free: 1-800-262-6006
Fax: 509-927-5383
www.keytronic.com

KFC (Kentucky Fried Chicken)

See: YUM! Brands, Inc.
1441 Gardiner Lane
Louisville, KY 40213
Toll free: 1-800-225-5532
www.kfc.com

Kimberly-Clark Corp.

Cindy Van Grinsven,
Consumer Services
401 North Lake
Neenah, WI 54956
920-721-8000
Toll free: 1-800-544-1847
Fax: 920-721-4766
www.kimberly-clark.com

Kinetico

10845 Kinsman Rd.
PO Box 193
Newbury, OH 44065
440-564-9111
Toll free: 1-800-944-9283
Fax: 440-564-9541
e-mail:
custserv@kinetico.com
www.kinetico.com

Kinko's

See also: Federal Express
Customer Relations
PO Box 1935
Provo, UT 84603-9926
Toll-free: 1-800-254-6567
e-mail: customerrelations@
fedexkinkos.com

The Kirby Company

Customer Relations
1920 West 114th St.
Cleveland, OH 44102
216-228-2400
Toll free: 1-800-494-8586
Fax: 216-529-6146
e-mail:
consumer@kirbywhq.com
www.kirby.com

CORPORATE CONSUMER CONTACTS



KitchenAid

Customer Satisfaction Center
P.O. Box 218
701 Main Street
St. Joseph, MI 49085
616-923-4600
Toll free: 1-800-422-1230 (Large Appliances)
Toll free: 1-800-541-6390 (Small Appliances)
www.kitchenaid.com

Kmart Corp.

Customer Service
3100 West Big Beaver Rd.
Troy, MI 48084
248-643-1000
Toll free: 1-866-562-7848
Fax: 248-463-2563
e-mail: Kmartccn@kmart.com
www.Kmart.com

Kohler Co.

444 Highland Dr.
Mail Stop 10
Kohler, WI 53044
920-457-4441
Toll free: 1-800-456-4537
www.kohler.com

Kohl's Corporation

Customer Service
N. 56 W 17000 Ridgewood Dr.
Menomonee Falls, WI 53051
262-703-7000
Toll free: 1-800-694-2647
Fax: 262-703-6198
e-mail: customerservice@kohls.com
www.kohls.com

Konica Minolta Bus. Solutions U.S.A., Inc.

Consumer Products Group
101 Williams Dr.
Ramsey, NJ 07446
201-825-4000 (Equipment)
www.minoltausa.com



Kraft Foods, Inc.

Tamara J. Hartweg,
1 Kraft Court
Glenview, IL 60025
Toll free: 1-800-323-0768
Fax: 847-646-7853
www.kraftfoods.com

Kroger Co.

1014 Vine St.
Cincinnati, OH 45202
Toll free: 1-800-632-6900
(Product information)
Toll free: 1-866-221-4141
(Customer Comments)
www.kroger.com

Kroll Ontrack Inc.

9023 Colombine Rd.
Eden Prairie, MN 55347-4182
952-937-5161
Toll free: 1-800-872-2599
Fax: 952-937-5815
www.krollontrack.com



Kyocera Optics, Inc.

2301-200 Cottontail Lane
Somerset, NJ 08873
732-560-0060
Toll free: 1-800-526-0266
americas.kyocera.com

L



L.G. Electronics Inc

PO Box 240007
Huntsville, AL 35824
256-772-8860
Toll free: 1-800-243-0000
Fax (Toll free): 1-800-448-4026
www.lgservice.com

LA Gear

2850 Ocean Park Blvd.
Santa Monica, CA 90405
310-452-4327
Toll free: 1-800-786-7800
www.lagear.com



Land O'Lakes, Inc.

Consumer Affairs
PO Box 64101
St. Paul, MN 55164-0101
651-481-2135
Toll free: 1-800-328-4155
Fax: 651-481-2959
www.landolakes.com

Land's End, Inc

Consumer Service
1 Lands' End Ln.
Dodgeville, WI 53595
608-935-9341

Toll free: 1-800-332-4700
TTY Toll free: 1-800-541-3459
Fax: 800-332-0103
e-mail: landsend@landsend.com
www.landsend.com

Lane Furniture

PO Box 1627
Hwy 145 South
Tupelo, MS 38802
662-566-3456
www.lanefurniture.com



La-Z-Boy, Inc.

Consumer Services
1284 North Telegraph Rd.
Monroe, MI 48162-3309
734-242-1444
e-mail: cservice@la-z-boy.com
www.la-z-boy.com

Leap Wireless Intl.

10307 Pacific Center Ct.
San Diego, CA 92121
858-882-6000
Toll free: 1-877-977-5327
Fax: 858-882-6010
www.leapwireless.com

Lee Jeans

Consumer Services
9001 West 67th St.
Merriam, KS 66202
Toll free: 1-800-453-3348
e-mail: leemail@vfc.com
www.leejeans.com

L'eggs Products Inc.

See also: Sara Lee Corp.
Consumer Relations
PO Box 450
401 Hanes Mill Rd.
Winston Salem, NC 27105
Toll free: 1-800-925-3447
Fax: 336-519-2207
e-mail: cabrown@slhnet.com
www.leggs.com

LEGO Systems Inc

Consumer Affairs
555 Taylor Rd.
PO Box 1600
Enfield, CT 06083-1600
Toll free: 1-800-422-5346



CORPORATE CONSUMER CONTACTS

Fax: 860-763-7754
www.lego.com

Lennox Industries, Inc.
PO Box 799900
Dallas, TX 75379-9900
972-497-5000
Toll-free: 1-800-953-6669 ext. 3144
Fax: 972-497-5299
www.davelennox.com

★ **Levi Strauss & Co.**
1155 Battery St.
San Francisco, CA 94111
415-501-6000
Toll free: 1-800-USA-LEVI
Fax: 415-501-7112
www.levi.com

Levolor/Kirsch Window Fashion
See: Newell Rubbermaid Inc.
4110 Premier Dr.
High Point, NC 27265
336-812-8181
Toll free: 1-800-538-6567
e-mail: info@levolor.com
www.levolor.com
www.kirsch.com

Lexmark International
740 New Circle Rd.
Lexington, KY 40550
Toll free: 1-800-332-4120 (Inkjet Printers)
Toll free: 1-800-539-6275 (Laser Printers)
Toll free: 1-800-253-9778
(Warranty Information)
www.lexmark.com

▲ **Liberty Mutual Insurance Group**
Customer Service, MS 01D
175 Berkeley St.
Boston, MA 02117-0140
617-357-9500
Toll free: 1-800-344-0197 ext. 41015
Fax: 617-574-6688
e-mail: PresidentialSvcTeam@LibertyMutual.com
www.libertymutual.com

Lillian Vernon Corporation
100 Lillian Vernon Drive
Virginia Beach, VA 23479-0002
757-430-1500
Toll free: 1-800-901-9291
TDD toll free: 1-800-285-5536
Fax (Toll free): 1-800-852-2365
www.lillianvernon.com

▲ **The Limited, Inc.**
Customer Service
Three Limited Pkwy.
Columbus, OH 43230
Toll free: 1-800-756-4449
www.limited.com

Lincoln Electric Co.
Machine and Consumables
22801 St. Claire Ave.
Cleveland, OH 44117
Toll free: 1-800-833-9353
Fax: 216-481-2309
www.lincolnelectric.com

L.L. Bean, Inc.
Casco St.
Freeport, ME 04033
207-865-4761
Toll free: 1-800-441-5713
TDD toll free: 1-800-545-0090
Fax: 207-552-3080
www.llbean.com

Long John Silver's Restaurants, Inc.
See: YUM! Brands, Inc.
1441 Gardiner Ln.
Louisville, KY 40213
Toll free: 1-888-806-3474
www.ljsilvers.com

The Longaberger Company
Customer Satisfaction
1500 East Main St.
Newark, OH 43055
740-321-3447
TDD/TTY: 740-321-3770
Fax: 740-321-3737
e-mail: info@longaberger.com
www.longaberger.com

▲ **L'Oreal Cosmetics**
PO Box 98
Westfield, NJ 07091-9987
Toll free: 1-800-332-2036
(Cosmetics)
Toll free: 1-800-631-7358 (Hair)
www.lorealusa.com

Los Angeles Times
202 W. First St.
Los Angeles, CA 90012
213-237-5000
www.latimes.com

Lowe's Companies, Inc.
Customer Care
PO Box 1111
North Wilkesboro, NC 28656
Toll free: 1-800-445-6937
www.lowes.com

M

MAACO Enterprises, Inc.
381 Brooks Road
King of Prussia, PA 19406
610-337-6155
Toll free: 1-800-523-1180
www.maaco.com

Macromedia, Inc.
600 Townsend St.
San Francisco, CA 94103-4945
415-252-2000
Toll free: 1-800-470-7211
www.macromedia.com

▲ **Macy's East**
See also: Federated
Department Stores, Inc.
Customer Service
151 West 34th St.
New York, NY 10001
212-695-4400
Toll free: 1-800-526-1202
www.macys.com

▲ **Macy's West**
See also: Federated
Department Stores, Inc.
50 O'Farrell St.
San Francisco, CA 94102
Toll free: 1-800-877-2655
www.macys.com

CORPORATE CONSUMER CONTACTS

Magic Chef

See: Maytag Corporation.

Magnavox

See: Philips Consumer Electronics North America
Toll free: 1-800-705-2000

Mannington Mills, Inc.

Consumer Affairs Dept.
PO Box 30
Salem, NJ 08079
856-935-3000 ext. 5864
Toll free: 1-800-356-6787
Fax: 856-339-6099
www.mannington.com

Marriott Corporation

Guest Relations
1818 N 90th St.
Omaha, NE 68114
Toll free: 1-800-535-4028
e-mail: marriottguestrelations@marriott.com
www.marriott.com

Marshall Field's

Guest Relations
700 on the Mall
Minneapolis, MN 55402-2065
612-375-3382
www.marshallfields.com

Marshalls Inc.

See: TJX Companies, Inc.
www.marshallsonline.com

Massachusetts Mutual Insur. Co. (Mass Mutual)

Director of Customer Relations
1295 State St.
Springfield, MA 01111-0001
413-788-8411
Toll free: 1-800-487-7844
Fax (Toll free): 1-888-599-0010
www.massmutual.com

MasterCard International

(Contact your issuing bank first)
PO Box 28468-0968
St. Louis, MO 63146-0968
Toll free: 1-800-622-7747
TDD toll free: 1-800-300-3069

e-mail: CustomerServiceCenter@mastercard.com
www.mastercard.com

Masterfoods

800 High St.
Hackettstown, NJ 07840
908-852-1000
Toll free: 1-800-222-0293
e-mail: askus@masterfoodsusa.com
www.masterfoods.com

Mattel, Inc.

Worldwide Consumer Affairs
333 Continental Blvd.
El Segundo, CA 90245-5012
310-252-2000
Toll free: 1-800-524-TOYS
Fax: 310-252-4190
www.mattel.com

Maxtor Corporation

Customer Relations
500 McCarthy Blvd.
Milpitas, CA 95035
Toll free: 1-800-262-9867
www.maxtor.com

May Dept. Stores Co.

Customer Service
611 Olive St.
St. Louis, MO 63101
314-342-6300
www.maycompany.com

Maybelline, Inc.

PO Box 1010
Clark, NJ 07066-1010
Toll free: 1-800-944-0730
www.maybelline.com

Mayflower Transit, LLC.

PO Box 26150
Fenton, MO 63026-1350
636-305-4000
Toll free: 1-800-428-1234
www.mayflower.com

Maytag Corporation

240 Edwards St.
Cleveland, TN 37311
Toll free: 1-800-688-9900
TDD toll free: 1-800-688-2080
www.maytag.com

McCormick & Co., Inc.

Consumer Affairs
211 Schilling Circle
Hunt Valley, MD 21031
410-527-6541
Toll free: 1-800-632-5847
Fax: 410-527-6005
www.mccormick.com

McDonald's Corp.

Customer Satisfaction Dept.
Kroc Dr.
Oak Brook, IL 60523
Toll free: 1-800-244-6227
www.mcdonalds.com

McGraw-Hill Co., Inc.

Customer Service
PO Box 182604
Columbus, OH 43272
212-512-2000
Toll free: 1-877-833-5524
Fax: 614-759-3749
e-mail: customer.service@mcgraw-hill.com
www.mcgraw-hill.com

MCI

Customer Service
PO Box 4600
Iowa City, IA 52244-4600
Toll free: 1-888-MCI-LOCAL (Consumers)
Toll free: 1-800-436-4444 (Small Business)
www.mci.com

McKee Foods Corp.

PO Box 750
Collegedale, TN 37315
Toll free: 1-800-522-4499
www.mckeefoods.com

Medco Health Solutions Inc.

Public Affairs
100 Parsons Pond Dr.
Franklin Lakes, NJ 07417
201-269-3400
www.medco.com

Meineke Car Care Centers, Inc.

Customer Relations Dept.
PO Box 32401
Charlotte, NC 28232-2401



CORPORATE CONSUMER CONTACTS

704-377-3070
Toll free: 1-800-447-3070
www.meineke.com

Melitta USA, Inc.

Consumer Relations
13925 58th St. North
Clearwater, FL 33760
727-535-2111
Toll free: 1-888-635-4882
melitta.com

Mellon Financial Corp.

One Mellon Center
Room 5135
Pittsburgh, PA 15258-0001
412-234-5000
www.mellon.com

The Mentholatum Co., Inc.

Consumer Affairs
707 Sterling Dr.
Orchard Park, NY 14127
716-677-2500
Toll free: 1-800-688-7660
Fax: 716-677-9531
www.mentholatum.com

Mercury Marine

See also: Brunswick Corp.
W6250 Pioneer Road
PO Box 1939
Fond Du Lac, WI 54936-1939
920-929-5000
Fax: 920-929-5060
www.mercurymarine.com

Merillat Industries

5353 West U.S. 223
Adrian, MI 49221
517-263-0771
www.merillat.com

Merisant Worldwide, Inc.

10 South Riverside Plaza, Ste.
850
Chicago, IL 60606
312-840-6000
Toll free: 1-800-323-5316 (Equal)
www.merisant.com

Merrill Lynch & Co., Inc.

(contact local branch mgr. first)
PO Box 1520
Tennington, NJ 08534-1520
Toll free: 1-800 MERRILL

TDD toll free: 1-800-262-3340
www.merrillynch.com




Mervyn's

22301 Foothill Blvd.
Mailstop 2115
Hayward, CA 94541
Toll free: 1-800-MERVYNS
e-mail:
guest.relations@mervyns.com
www.mervyns.com

★ **MetLife, Inc.**

Corp. Consumer Relations
500 Schoolhouse Rd.
Johnstown, PA 15904
814-269-8371
Toll free: 1-800-638-5000
Fax: 814-269-8022
e-mail: bgriffin2@metlife.com
www.metlife.com


★ **Michelin N. America, Inc.**

 Consumer Relations Dept.
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-800-847-3435
www.michelin-us.com

Michigan Bulb Co.

Customer Service
P. O. Box 4180
Lawrenceburg, IN 47025
513-354-1498
e-mail: service@
michiganbulb.com
michiganbulb.com

★ **Microsoft Corporation**

 1 Microsoft Way
Redmond, WA 98052-6399
425-882-8080
www.microsoft.com

Midas Inc.

1300 Arlington Heights Rd.
Itasca, IL 60143
Toll free: 1-800-621-0144
www.midas.com

Midas Mutual Funds

PO Box 6110
Indianapolis, IN 46209-6110
212-363-1100
Toll free: 1-800-400-6432
Fax: 212-363-1101

e-mail: info@mutualfunds.net
www.mutualfunds.net

Miles Kimball Co.

Customer Service
41 West 8th Ave.
PO Box 3600
Oshkosh, WI 54903-3600
Toll free: 1-800-255-4590
TDD: 920-231-5506
Fax: 920-231-6942
www.mileskimball.com

Miller Brewing Company

3939 W. Highland Blvd
Milwaukee, WI 53208
414-931-2000
www.millerbrewing.com

The Milnot Company

Consumer Services
100 South Fourth St.
St. Louis, MO 63102
Toll free: 1-877-MILNOT1
www.milnot.com

Milton Bradley

See: Hasbro, Inc.
Toll free: 1-800-836-7025

Minolta Corp.

See: Konica Minolta Business
Solutions U.S.A., Inc.

Minwax

See also: Sherwin-Williams
10 Mountain View Rd.
Upper Saddle River, NJ 07458
Toll free: 1-800-523-9299
e-mail:
askminwax@sherwin.com
www.minwax.com

Mitsubishi Digital Electronics America, Inc.

Consumer Relations Dept.
9351 Jeronimo Rd.
Irvine, CA 92618
949-830-8364
Toll free: 1-800-332-2119
Fax: 949-465-6147
www.mitsubishi-tv.com



Member of SOCAP International,
see page 41.



Provided financial support for the publication
of the Consumer Action Handbook.

CORPORATE CONSUMER CONTACTS

The Mony Group

1740 Broadway
New York, NY 10019
212-708-2000
Toll free: 1-800-487-6669
www.mony.com

Monsanto Company

800 N Lindbergh Blvd.
St. Louis, MO 63167
314-694-1000
www.monsanto.com

Morgan Stanley

1585 Broadway
New York, NY 10036
212-397-4859
Toll free: 1-800-733-2307
www.morganstanley.com

Morton Intl., Inc.

Consumer Affairs
123 N. Wacker Dr.
Chicago, IL 60606
312-807-2693
Fax: 312-807-2769
www.mortonsalt.com

Motorola, Inc.

1303 East Algonquin Road
Schaumburg, IL 60196
Toll free: 1-800-331-6456
TDD: 847-538-7116
www.motorola.com

Motts, Inc.

900 King Street
Rye Brook, NY 10573
914-612-4000
Toll free: 1-800-426-4891
www.motts.com

Movado Group, Inc.

650 From Rd.
Paramus, NJ 07071
201-267-8000
www.movadogroupinc.com

MSN Internet Services

MSN Consumer Advocate
One Microsoft Way
Redmond, WA 98052
Toll free: 1-800-386-5550
www.msn.com

Mutual of Omaha Insurance Co.

Customer Service
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 342-7600
Toll free: 1-800-775-6000
Fax: 402-351-3768
e-mail: individualclaims@
mutualofomaha.com
www.mutualofomaha.com/

N

Nabisco Foods Group

Consumer Affairs
100 DeForest Ave.
East Hanover, NJ 07936-1911
Toll free: 1-800-NABISCO
www.nabiscoworld.com

National Amusements, Inc.

200 Elm St.
Dedham, MA 02026
781-461-1600
www.national-
amusements.com

National Car Rental System, Inc.

Customer Services
208 St James Ave.
Goose Creek, SC 29445
Toll free: 1-800-468-3334
www.nationalcar.com

National Fuel Gas Co.

Quality Assurance Department
10 Lafayette Square
Buffalo, NY 14203
Toll free: 1-800-453-3513 (NY)
Toll free: 1-800-352-1900 (PA)
Fax: 716-857-7061
www.nationalfuelgas.com

National Presto Industries, Inc.

3925 North Hastings Way
Eau Claire, WI 54703-3703
715-839-2121
Fax: 715-839-2122
www.gopresto.com

Nationwide Financial Network

Corporate Compliance
1000 Chesterbrook Blvd.
Berwyn, PA 19312-1181
610-407-1717
Toll free: 1-800-523-4681
Fax: 302-452-7634
www.nationwideprovident.com

Nautica Enterprises, Inc.

40 West 57th Street
New York, NY 10019
Toll free: 1-877-NAUTICA
www.nautica.com

NBC Universal, Inc.

Viewer Relations
30 Rockefeller Plaza
New York, NY 10112
212-664-2333
www.nbc.com

NCE Computer Group

1975 Friendship Dr., Ste. C
El Cajon, CA 92020
619-212-3000
Toll free: 1-800-767-2587

Near East Food Products

See: Quaker Oats

The Neiman-Marcus Group, Inc.

Customer Relations
PO Box 650589
Dallas, TX 75265-0589
214-761-2660
Toll free: 1-800-685-6695
Toll free: 1-888-888-4757
Fax: 214-761-2650
www.neimanmarcus.com

Nestlé Purina PetCare Company

Office of Consumer Affairs
Checkerboard Square
St. Louis, MO 63164
Toll free: 1-800-778-7462
Fax: 314-982-4580
www.purina.com



CORPORATE CONSUMER CONTACTS



Nestle USA

Consumer Services Center
800 North Brand Blvd.
Glendale, CA 91203
Toll free: 1-800-225-2270
www.nestle.com

NetZero

See: United Online, Inc.
www.netzero.net



Neutrogena Corp.

See: Johnson & Johnson
Consumer Products, Inc.
Toll free: 1-800-582-4048
www.neutrogena.com

New England Life Insurance Company

See: MetLife, Inc.
www.nefn.com

New York Life Insurance Company

Corporate Compliance Dept.
1 Rockwood Road
Sleepy Hollow, NY 10591
914-846-3883
Fax: 914-846-5497

New York Magazine Holdings LLC

444 Madison Ave., 14th Floor
New York, NY 10022-6999
212-508-0700
Toll free: 1-800-678-0900
www.newyorkmag.com

New York Times Co.

229 West 43rd St.
New York, NY 10036
(212) 556-1234
www.nytimes.com

Newport News, Inc.

Easy Style Drive
Hampton, VA 23630-1291
Toll free: 1-800-828-2672
www.newport-news.com

Newsweek, Inc.

PO Box 5571
Harlan, IA 51593
Toll free: 1-800-631-1040
Fax (Toll free): 888-385-1428
www.newsweek.com



Nextel Communications, Inc.

Customer Service
2001 Edmund Halley Dr.
Reston, VA 20191
703-433-4000
Toll free: 1-800-639-6111
Fax: 703-433-4343
www.nextel.com

Nexus Products Co.

PO Box 1274
Santa Barbara, CA 93116-9976
805-968-6900
Toll free: 1-800-444-6399
Fax: 805-968-6540
www.nexusproducts.com



Niagara Mohawk

Admn. and Consumer Advocacy
535 Washington St, 5th Floor
Buffalo, NY 14203
716-857-4807
Toll free: 1-800-443-1832
e-mail: Sharon.bentzonei@us.ngrid.com
www.nationalgrid.us.com/
niagamohawk



Nike, Inc.



Consumer Services
1 Bowerman Drive
Beaverton, OR 97005-6453
503-671-6453
Toll free: 1-800-344-6453
www.nike.com



Nikon Inc.

Toll free: 1-800-645-6678
www.nikonusa.com

Nine West Group Inc.

Customer Relations
9 West Plaza
1129 Westchester Ave.
White Plains, NY 10604
914-640-6400
Toll free: 1-800-999-1877
www.ninewest.com

Nokia USA

Customer Contact Center
7725 Woodland Center Blvd.
Ste. 150
Tampa, FL 33614

Toll free: 1-888-665-4228
e-mail:
customercare@nokia.com
www.nokiausa.com



Norelco Consumer Products Co.

See: Philips Electronics North
America Corporation
1010 Washington Blvd.
PO Box 120015
Stanford, CT 06912-0015
Toll free: 1-800-243-7884
Fax: 203-975-1812

The North Face, Inc.

Customer Service
2013 Farallon Drive
San Leandro, CA 94577
Toll free: 1-800-447-2333
e-mail: tnfc_consumer
services@vfc.com
www.thenorthface.com



Northwest Airlines

5101 Northwest Dr.
St. Paul, MN 55111-3034
612-726-2046
Toll free: 1-800-225-2525
TDD toll free: 1-800-328-2298
(Reservations)
www.nwa.com

Northwestern Mutual Life Insurance Co.

Corporate Relations
720 East Wisconsin Ave.
Milwaukee, WI 53202
Toll free: 1-800-323-7033
Fax: 414-299-2463
www.northwesternmutual.com



Norwegian Cruise Line

Alice Cain-Moore,
Customer Relations
7665 Corporate Center Dr.
Miami, FL 33126
305-436-4000
Toll free: 1-800-327-7030
www.ncl.com



Novartis Pharmaceuticals Corp.

One Health Plaza
East Hanover, NJ 07936-1080



Member of SOCAP International,
see page 41.



Provided financial support for the publication
of the Consumer Action Handbook.

CORPORATE CONSUMER CONTACTS

Toll free: 1-888-669-6682
www.novartis.com

Novell, Inc.

1555 North Technology Way
Orem, UT 84097
Toll free: 1-800-453-1267
Toll free: 1-800-858-4000 (Tech Support)
Fax: 801-861-6711
e-mail: customer_service@novell.com
www.novell.com

Nu Tone, Inc.

Consumer Relations
4820 Redbank Rd.
Cincinnati, OH 45227
513-527-5100
Toll free: 1-888-336-3948
e-mail: ask@nutone.com
www.nutone.com

The NutraSweet Company

Customer Service
1762 Lovers Lane
Augusta, GA 30901
Toll free: 1-800-323-5321
www.nutrasweet.com

NutriSystem, Inc.

200 Welsh Road
Horsham, PA 10944
215-706-5300
Toll free: 1-800-861-0448
Fax: 215-706-5388
www.nutrisystem.com

O

Ocean Spray Cranberries Inc.

Consumer Affairs Department
One Ocean Spray Dr.
Lakeville-Middleboro, MA 02349
Toll free: 1-800-662-3263
Fax: 508-923-0036
www.oceanspray.com

Office Depot, Inc.

2200 Old Germantown Rd.
Delray Beach, FL 33445
561-438-4800
Toll free: 1-888-463-3768

Toll free: 1-800-937-3600 (Store Issues)
Fax: 561-438-4001
www.officedepot.com

OfficeMax, Inc.

Customer Service
3605 Warrensville Center Rd.
Shaker Heights, OH 44122
216-471-6531
Toll free: 1-888-669-2778
Fax (Toll free): 1-888-414-3371
e-mail: customerresolution@boiseoffice.com
www.officemax.com

Okidata

Toll free: 1-800-654-3282

Olan Mills, Inc.

Customer Service
4325 Amnicola Hwy.
PO Box 23456
Chattanooga, TN 37422-3456
Toll free: 1-800-251-6320
Fax: 423-499-3864
www.olanmills.com

Olympus America

2 Corporate Center Dr.
Melville, NY 11747
631-844-5000
Toll free: 1-800-622-6372 (Film Cameras)
Toll free: 1-888-553-4448 (Digital Cameras)
Toll free: 1-800-622-6372 (Binoculars)
www.olympusamerica.com

Oneida, Ltd.

Customer Service
Oneida, NY 13461-2899
315-361-3000
Toll free: 1-800-877-6667
www.oneida.com

Orbitz, Inc.

Customer Service
200 South Wacker Drive, Ste. 1900
Chicago, IL 60606
312-894-5000
Toll free: 1-888-656-4546
Fax: 312-894-5001
www.orbitz.com

Orkin

Customer Care Center
2170 Piedmont Rd., NE
Atlanta, GA 30324
404-329-7400
Toll free: 1-800-346-7546
Fax: 404-633-2315
www.orkin.com

Oster

See: Sunbeam Products, Inc.
www.oster.com



Owens Corning

1 Owens Corning Pkwy.
Toledo, OH 43659-0001
419-248-8000
Toll free: 1-800-GET-PINK
www.owenscorning.com

P

PalmOne, Inc.

Customer Service
400 N. McCarthy Blvd.
Milpitas, CA 95054
408-878-9000
www.palmone.com

PalmSource, Inc.

1240 Crossman Avenue
Sunnyvale, CA 94089
408-400-3000
Toll free: 1-888-956-7256
www.palmsource.com



Panasonic Computer Solutions Company

Consumer Affairs
Panazip 2F-3
1 Panasonic Way
Secaucus, NJ 07094
201-348-7000
Toll free: 1-800-211-7262
www.panasonic.com

Paper Direct, Inc.

See: Current, Inc.
Toll free: 1-800-272-7377
www.paperdirect.com



Paramount Cards, Inc.

Customer Service
400 Pine St.
Pawtucket, RI 02860
401-726-0800



CORPORATE CONSUMER CONTACTS

Toll free: 1-800-343-2239
Fax: 401-726-0920
e-mail: paramount_cards@compuserve.com
www.paramountcards.com

Parker Brothers

See: Hasbro, Inc.
Toll free: 1-888-836-7025

Pathmark Stores, Inc.

Noreen MacConchie
Customer Relations
200 Milik St., M220
Carteret, NJ 07008
732-499-3500
Toll free: 1-800-272-8462
Fax: 732-499-6897
e-mail: customers@pathmark.com
pathmark.com

Pella Corporation

Customer Service Department
102 Main St.
Pella, IA 50219
641-628-1000
Toll free: 1-800-374-4758
(Service and Repair)
Fax: 515-628-6070
www.pella.com

Pennzoil

See also: Shell Oil Company
Pennzoil Place
PO Box 2967
Houston, TX 77252-2967
713-546-4000
Toll free: 1-800-990-9811
www.pennzoil.com

Pentair Pool Products, Inc.

Customer Support
1620 Hawkins Ave.
Sanford, NC 27330
919-774-4151
Toll free: 1-800-831-7133
www.pentairpool.com

Pepperidge Farm, Inc.

595 Westport Ave.
Norwalk, CT 06851
Toll Free: 1-888-737-7374
www.pepperidgefarm.com

Pepsi-Cola Co.

Christine Jones,
1 Pepsi Way
Somers, NY 10589-2201
Toll free: 1-800-433-2652
Fax: 914-767-6177
www.pepsico.com

Perdue Farms Inc.

Consumer Relations
PO Box 1537
Horsham, PA 19044-6656
Toll free: 1-800-473-7383
www.perdue.com

Pernod Ricard USA

Customer Relations
777 Westchester Ave.
Whitite Plains, NY 10604
914-539-4500
www.pernod-ricardusa.com

Pfizer Inc

 Consumer Affairs
182 Tabor Rd.
Morris Plains, NJ 07950
Toll free: 1-800-879-3477
(Prescription Medicines)
Toll free: 1-800-223-0182
(Non-prescription Consumer Products)
TDD toll free: 1-800-343-7805
www.pfizer.com

Pharmavite Corp.

Consumer Affairs
PO Box 9606
Mission Hills, CA 91346
Toll free: 1-800-276-2878
Toll free: 1-800-314-HERB
(Nature's Resource)
www.vitamin.com

Philip Morris USA

Consumer Response Center
PO Box 26603
Richmond, VA Richmond
Toll free: 1-800-343-0975
www.philipmorris.com

Philips Consumer Electronics North America

Customer Service
64 Perimeter Center East
PO Box 467300

Atlanta, GA 31146-7300
212-536-0500

Toll free: 1-800-555-0050

(Lighting)

Toll free: 1-800-531-0039 (Audio, TV, DVD and Video)

Toll free: 1-877-835-1838 (PC Monitors)

Toll free: 1-888-873-4672

(Projectors)

www.philipsusa.com

Phillips-Van Heusen Corp.

Customer Services
1001 Frontier Rd., Ste. 100
Bridgewater, NJ 08807
908-685-0050
Toll free: 1-800-388-9122
Toll free: 1-800-388-9122
www.pvh.com

Pioneer Electronics Service, Inc.

Customer Service
PO Box 1760
Long Beach, CA 90810
Toll free: 1-800-421-1404
Fax: 310-952-2821
www.pioneerelectronics.com

Pirelli Tire Corporation

100 Pirelli Drive
Rome, GA 30161
203-784-2200
Toll free: 1-800-747-3554
Fax: 706-368-5800
e-mail: consumer.affairs@us.pirelli.com
www.us.pirelli.com

Pizza Hut

See: YUM! Brands, Inc.
14841 Dallas Parkway
Dallas, TX 75254
Toll free: 1-800-948-8488
www.pizzahut.com

Playskool

See: Hasbro Inc.
Toll free: 1-800-752-9755

Playtex Products Inc.

Consumer Affairs
75 Commerce Dr.
Allendale, NJ 07401

CORPORATE CONSUMER CONTACTS

Toll free: 1-800-451-7847 (Rug Cleaners, Woolite)
Toll free: 1-888-GLOVES1 (Playtex Gloves)
Toll free: 1-888-532-2229 (Baby Magic)
Toll free: 1-888-723-3786 (Banana Boat Sun Care)
Toll free: 1-888-724-7500 (Ogilvie Hair Care)
Toll free: 1-800-843-6430 (Diaper Genie)
Fax: 201-785-8202
www.playtexproductsinc.com

Plextor America

48383 Fremont Blvd., Ste. 120
Santa Clara, CA 94538
510-440-2000
Toll free: 866-856-0357 (Online Store Rep)
Fax: 510-651-9755
www.plextor.com



Polaroid Corp.

201 Burlington Rd.
Bedford, MA 01730
781-386-2000 (Collect Calls Accepted Within MA)
Toll free outside MA: 1-800-343-5000
Fax: 781-386-5605
www.polaroid.com

Polo/Ralph Lauren Corp.

Consumer Relations
4100 Beachwood Dr.
Greensboro, NC 27410
Toll free: 1-800-775-7656
Fax: 336-632-9097

Price Chopper Supermarkets

Consumer Marketing Services
501 Duanesburg Rd.
Schenectady, NY 12306
518-355-5000
www.pricechopper.com

Primedia Consumer Magazines

745 Fifth Ave.
New York, NY 10151
212-745-0100
Fax: 212-745-0121

e-mail: information@primedia.com
www.primedia.com

Procom Technology, Inc.

17571 Von Karman Ave.
Irvine, CA 92614
949-852-1000
Toll free: 1-800-800-8600
e-mail: info@procom.com
www.procom.com



The Procter & Gamble Co.

Consumer Relations
PO Box 599
Cincinnati, OH 45202
513-983-1100
(Toll free numbers appear on all labels)
www.pg.com

Prudential Financial, Inc.

Policyowner Relations Dept.
PO Box 1136
Minneapolis, MN 55440-1136
Toll free: 1-800-201-6690
Toll free: 1-800-486-3770
TDD toll free: 1-800-526-8061
www.prudential.com

Public Clothing Company

1407 Broadway, 38th Floor
New York, NY 10018
212-768-8440
www.publicclothing.com

Publishers Clearing House

Consumer Affairs
382 Channel Dr.
Port Washington, NY 11050
516-944-4918
Toll free: 1-800-337-4724
Fax: 516-883-5769
e-mail: cirving@pch.com
www.pch.com

Q



The Quaker Oats Co.

PO Box 049003
Chicago, IL 60604-9003
(312) 821-1000
www.quakeroats.com

Quantum Corp.

1650 Technology Dr., Ste. 800
San Jose, CA 95110-1382
408-944-4000
Toll free: 1-800-624-5545
www.quantum.com

Quark, Inc.

Quark Distribution, Inc.
PO Box 12027
Cheyenne, WY 82003
307-772-7100
Toll free: 1-800-676-4575
Fax: 307-772-7123
e-mail: cservice@quark.com
www.quark.com

QVC Inc.

Customer Service
1200 Wilson Drive at Studio Park
West Chester, PA 19380
610-701-1000
Toll free: 1-800-367-9444
TDD toll free: 1-800-544-3316
www.qvc.com



Qwest Communications International, Inc.

1801 California St.
Denver, CO 80202
303-992-1400
Toll free: 1-800-244-1111
(Residential Sales and Billing)
Toll free: 1-800-573-1311
(Residential Repair)
Toll free: 1-800-899-7780
(Corporate Headquarters)
Toll free: 1-800-255-6920
(Executive Offices)
TDD toll free: 1-800-955-5833
Fax: 303-992-1724
www.qwest.com

R

Radio Shack Corporation

Customer Care
200 Taylor Street, Ste. 600
Fort Worth, TX 76102
817-415-3200
Toll free: 1-800-843-7422
Fax: 817-415-3240
www.radioshack.com



CORPORATE CONSUMER CONTACTS



Rayovac Corporation

PO Box 44960
Madison, WI 53744
Toll free: 1-800-237-7000
e-mail:
consumers@rayovac.com
www.rayovac.com



Readers Digest Assoc., Inc.

Customer Service
Readers Digest Rd.
Pleasantville, NY 10570-7000
914-238-1000
Toll free: 1-800-234-9000
Toll free: 1-800-846-2100
TDD toll free: 1-800-735-4327
Fax: 914-238-4559
www.readersdigest.com



Reckitt Benckiser, Inc.

Consumer Relations
Morris Corporate Center IV
399 Interpace Parkway,
Parsippany, NJ 07470
Toll free: 1-800-228-4722
www.reckittprofessional.com



Regal Ware Inc.

Consumer Service
1675 Reigle Dr.
Kewaskum, WI 53040
262-626-2121
www.westbend.com

Reliance Standard Life Insurance Co.

Customer Service
2001 Market Street, Ste. 1500
Philadelphia, PA 19103
215-864-4445
Toll free: 1-800-644-1103
(Reliance)
Toll free: 1-800-353-3986 (First
Reliance)
Fax: 267-256-3532
e-mail:
customer.service@rsli.com
www.rsli.com

Remington Arms Company, Inc.

870 Remington Drive
PO Box 700
Madison, NC 27025-0700

Toll free: 1-800-243-9700
Fax: 336-548-7801
www.remington.com

Remington Products Co.

See: Rayovac Corporation
Toll free: 1-800-736-4648
www.remington-products.com



Rich-Seapak Corp.

Corporate Quality Assurance
PO Box 20670
McKinnon Airport Rd.
St. Simons Island, GA 31522
912-638-5000
Toll free: 1-888-732-7251
www.rich-seapak.com

Ricoh Corporation

5 Dedrick Place
West Caldwell, NJ 07006
973-882-2000
Toll free: 1-800-327-8349
(Support)
e-mail: tech@ricohdms.com
www.ricoh-usa.com

Rodale, Inc.

Customer Satisfaction Call Ctr.
33 E. Minor St.
Emmaus, PA 18098
610-967-5171
Toll free: 1-800-848-4735
(Books)
e-mail: info@rodale.com
www.rodale.com

Rolex Watch U.S.A. Inc.

Gregory Kras
665 Fifth Ave., 5th Floor
New York, NY 10022
212-758-7700
Fax: 212-980-2166
www.rolex.com

Roto-Rooter Corp.

300 Ashworth Rd.
West Des Moines, IA 50265
515-223-1343
www.roto-rooter.com

Royal Caribbean Cruises Ltd.

Customer Support
1050 Caribbean Way
Miami, FL 33132

Toll free: 1-800-256-6649
www.rccl.com

Royal Silk

6117 Harrison Place
West New York, NJ 07093
Toll free: 1-800-962-6262
www.royalsilk.com

Rubbermaid

Consumer Services – Home
Products
3320 W. Market St
Fairlawn, OH 44333
Toll free: 1-888-895-2110
Fax: 330-869-7258
www.rubbermaid.com

S

Safeway, Inc.

8060 S. Kyrene Rd.
Tempe, CA 85284
925-467-3000
Toll free: 1-877-SAFEWAY
www.safeway.com

Saks Fifth Avenue

Customer Relations
12 East 49th St., 4th Floor
New York, NY 10017
212-940-5027
Toll free: 1-800-239-3089
Fax: 212-940-5031

Samsonite Corporation

Customer Relation
PO Box 90124
Allentown, PA 18109
Toll free: 1-800-262-8282
www.samsonite.com

Samsung Electronics America

Customer Service
1 Samsung Place
Ledgewood, NJ 07852
973-691-6200
Toll free: 1-800-SAMSUNG
Toll free: 1-800-726-7864
Fax: 973-691-6201
www.sosimple.com



CORPORATE CONSUMER CONTACTS

Sanofi-Aventis

300-400 Somerset Corp. Blvd.
Bridgewood, NJ 08807
908-231-4000
Toll free: 1-800-207-8049
(Customer Information)
Toll free: 1-800-633-1610
(Medical Information)
www.aventis.com



Sara Lee Foods

Consumer Affairs
10151 Carver Rd.
PO Box 45225
Cincinnati, OH 45242
Toll free: 1-800-328-2426
Fax: 513-936-2790
www.saraleefoods.com



Sargento Foods, Inc.

Consumer Affairs
One Persnickety Place
Plymouth, WI 53073
920-893-8484
Toll free: 1-800-243-3737
Fax: 920-893-8399
www.sargento.com

SBC Communications, Inc.

Customer Relations
175 E Houston St. Ste. 100
San Antonio, TX 78205
210-821-4105
Toll free: 1-800-464-7928
Fax: 210-351-2071
www.sbc.com

SC Johnson and Son, Inc.

1525 Howe St.
Racine, WI 53403
262-260-2000
Toll free: 1-800-558-5252
Fax: 262-260-4805
www.scjohnsonwax.com

ScanSoft

9 Centennial Dr.
Peabody, MA 91960
978-977-2000
Toll free: 1-800-654-1187
www.scansoft.com

Schering-Plough HealthCare Products, Inc.

Consumer Relations
3030 Jackson Ave.

Memphis, TN 38151-0001
901-320-2386
Toll free: 1-800-842-4090
Fax: 901-320-2292



The Scotts Company

Consumer Service
14111 Scottslawn Rd.
Marysville, OH 43041
Toll free: 1-888-270-3714
www.scotts.com

Scudder Investments

Customer Service Dept.
PO Box 219669
Kansas City, MO 64121
Toll free: 1-800-225-5163
www.myscudder.com

Seagate Technology, Inc.

Customer Support
920 Disc Dr.
Scotts Valley, CA 95066
Toll free: 1-800-732-4283 (Tech Support)
TDD: 405-324-3655
www.seagate.com

Sealy Corporation

Consumer Support
1 Office Pkwy.
Trinity, NC 27370
336-861-3500
Toll-free: 1-800-MY-SEALY
www.sealy.com



Sears, Roebuck and Co.

National Customer Relations
3333 Beverly Rd.
Hoffman Estates, IL 60179
847-286-2500
Toll free: 1-800-549-4505
Fax (toll free): 1-800-427-3049
www.sears.com

Seiko Corporation of America

1111 MacArthur Blvd.
Mahwah, NJ 07430
201-529-5730
e-mail: custserv@
scamahwah.com
www.seikousa.com

Seiko Instruments USA

1309 Rutherford, Ste. 169
Austin, TX 78753
512-349-3800
Toll free: 1-800-443-3617
Fax (Toll free): 1-800-988-5464
e-mail: custserv@siimi
seikoinstruments.com

Sempra Energy

Customer Service
101 Ash St.
San Diego, CA 92101-3017
Toll free: 1-800-411-7343
(SDG&E)
Toll free: 1-800-427-2200
(SoCalGas)
www.sempra.com

Seneca Foods Corp.

3736 South Main Street
Marian, NY 14505
315-0926-8100
Toll free: 1-800-872-1110
Fax: 315-926-8300
e-mail: consumer_affairs@
senecafoods.com
www.senecafoods.com

Serta, Inc.

Customer Service
5401 Trillium Blvd. Ste. 250
Hoffman Estates, IL 60192
847-645-0200
Toll free: 1-800-426-0371
Fax: 847-645-0205
e-mail:
customer.service@serta.com
www.serta.com



7-Eleven, Inc

Customer
PO Box 711
Dallas, TX 75221
Toll free: 1-800-255-0711
www.7-Eleven.com



Sharp Electronics Corp.

Dorothy Scott,
1300 Naperville Dr.
Romeoville, IL 60446
Toll free: 1-800-237-4277
www.sharppusa.com



CORPORATE CONSUMER CONTACTS

Sharper Image Corporation

650 Davis St.
San Francisco, CA 94111
Toll free: 1-800-344-5555
e-mail: care@web.
sharperimage.com
www.sharperimage.com

Shell Oil Co.

ATTN: TellShell US
PO Box 2463
Houston, TX 77252
713-241-6161
Toll free: 1-888-467-4355
www.shellus.com

Sherwin-Williams Co.

Midland Bldg
101 Prospect Ave., NW
PO Box 647
Cleveland, OH 44115
216-566-2000
Toll free: 1-800-474-3794
(Sherwin Williams)
Toll free: 1-800-647-9365
www.sherwin-williams.com

Shoney's, Inc.

Guest Relations
1717 Elm Hill Pike
Nashville, TN 37210
615-391-5395
Toll free: 1-877-474-6639
Fax: 615-231-2621
www.shoneys.com

Siemens Communications

900 Broken Sound Pkwy.
Boca Raton, FL 33487
561-923-5000
www.siemens.com

The Simmons Co.

Consumer Service
1900 Beaver Ridge Circle
Norcross, GA 30071
Toll free: 1-877-399-9397
Fax: 770-613-8579
www.simmons.com

Simon and Schuster

1230 Avenue of the Americas
New York, NY 10020

212-698-7000
Fax: 212-698-7099

Simple Tech, Inc.

3001 Daimler St.
Santa Ana, CA 92705
Toll free: 1-800-859-0553
www.simpletech.com

Singer Sewing Co.

Consumer Affairs
PO Box 7017
LaVergne, TN 37086
Toll free: 1-800-474-6437
e-mail: talktous@singerco.com
www.singerco.com

Slim-Fast Foods Co.

Consumer Services Dept.
PO Box 3625
West Palm Beach, FL 33402
561-833-9920
Toll free: 1-877-375-4632
Toll free: 1-800-Slim-Fast
e-mail: support@slimfast.com
www.slimfast.com

Snapper Power Equipment

535 Macon Rd.
McDonough, GA 30253
770-954-2500
770-957-9141
Toll free: 1-888-477-8650
Fax: 770-957-7981
www.snapper.com

Snapple Beverage Corp.

709 Westchester Ave.
White Plains, NY 10604
Toll free: 1-800-Snapple
www.snapple.com

Sonesta Intl. Hotels Corp.

116 Huntington Ave, 9th Floor
Boston, MA 02116
617-421-5400
Toll free: 1-800-SONESTA
Fax: 617-421-5402
e-mail: info@sonesta.com
www.sonesta.com



Sony Corp. of America

Consumer Info. Service Ctr.
12451 Gateway Blvd.
Fort Myers, FL 33913
941-768-7600

Toll free: 1-800-222-7669
Fax: 941-768-7790
www.sel.sony.com

Southwest Airlines

Constomer Relations Dept.
Love Field
PO Box 36647
Dallas, TX 75235-1647
214-792-4223
TDD toll free: 1-800-435-9792
(Reservations)
Spanish: 1-800-826-6667
Fax: 214-792-5099
www.southwest.com

Speigel Catalog, Inc.

Customer Relations
3500 Lacey Rd.
Downers Grove, IL 60515-5432
Toll free: 1-800-474-5555
www.spiegel.com

Spencer Gifts, Inc.

Customer Service Dept.
6826 Black Horse Pike
Egg Harbor Township, NJ 08234
609-645-3300
Toll free: 1-800-762-0419
www.spencergifts.com



Springs Industries Inc.

PO Box 70
Fort Mill, SC 29716
803-547-1500
Toll free: 1-888-926-7888
Toll free: 1-800-221-6352
(window products)
www.springs.com



Sprint

PO Box 8077
London, KY 40742
Toll free: 1-888-211-4727
www.sprint.com/consumerinfo

St. Paul Travelers Companies, Inc.

Consumer Affairs
One Tower Square 5GS
Hartford, CT 06183-9079
Toll free: 1-800-328-2189
www.stpaultravelers.com



CORPORATE CONSUMER CONTACTS

Stanley Hardware

Customer Service
480 Myrtle St.
New Britain, CT 06053
860-225-5111
Toll free: 1-800-622-4393

Staples, Inc.

Consumer Affairs
500 Staples Dr.
Framingham, MA 01701
508-253-5000
Toll free: 1-800-378-2753
Toll free: 1-800-338-0252 (Store Relations)
www.staples.com

State Fair Foods, Inc.

Consumer Affairs
3900 Meacham Blvd.
Haltom City, TX 76117
817-427-7700
Toll free: 1-800-294-3247
Fax: 817-427-7777
www.consumer@statefairfoods.com



State Farm Mutual Automobile Insur. Co.

Executive Customer Service
One State Farm Plaza
Bloomington, IL 61710
309-766-6393
www.statefarm.com



Stop & Shop Supermarket Co., Inc.

Public Affairs
PO Box 55888
Boston, MA 02205-5888
Toll free: 1-800-767-7772
Fax: 617-770-6033
www.stopandshop.com

Sunbeam Products, Inc.

Consumer Affairs
PO Box 948389
Maitland, FL 32794
Toll free: 1-800-458-8407
Fax (Toll free): 1-800-478-6737
www.sunbeam.com

Swatch Watch USA

Customer Service
55 Metro Way, Ste. #1
Secaucus, NJ 07094-1905

201-271-1400
www.swatch.com

The Swiss Colony, Inc.

Customer Service
1112 Seventh Ave.
Monroe, WI 53566
608-324-4600
Toll free: 1-800-544-9036
Fax: 608-242-1001
e-mail: swisscolony@sccompanies.com
www.swisscolony.com

Symantec Corporation

Customer Service
20330 Stephens Creek Blvd.
Cupertino, CA 95014
Toll free: 1-800-441-7234
Fax: 541-335-5020
www.symantec.com

Syngenta

410 Swing Rd.
Greensboro, NC 27409
336-632-6000
Toll free: 1-800-334-9481
www.syngenta-us.com

T

T.J. Maxx

See: TJX Companies, Inc.
www.tjmaxx.com

Taco Bell

See also: YUM! Brands, Inc.
Customer Relations
17901 Von Karman
Irvine, CA 92614
Toll free: 1-800-TacoBell
www.tacobell.com

Talbots

Public Relations Department
1 Talbots Dr.
Hingham, MA 02043
781-749-7600
Toll free: 1-800-992-9010
Toll free: 1-800-TALBOTS
Toll free: 1-800-533-3201
TDD toll free: 1-800-624-9179
Fax: 781-741-4136

Target Stores

PO Box 9350
Minneapolis, MN 55440-9350
612-307-9800
TTY toll free: 1-800-347-5842
Fax: 612-304-4996
www.target.com



TEAC America, Inc.

7733 Telegraph Rd.
Montebello, CA 90640
323-726-0303
Fax: 323-727-7621
www.teac.com

Teleflora

11444 West Olympic, 4th Floor
Los Angeles, CA 90064
Toll free: 1-800-421-4051
Fax: 310-966-3666
teleflora.com

Tenneco, Inc.

500 North Field Dr.
Lake Forest, IL 60045
847-482-5000
www.tenneco-automotive.com

Tetley USA Inc.

Consumer Affairs Dept.
PO Box 856
100 Commerce Dr.
Shelton, CT 06484-0856
203-929-9200
Toll free: 1-800-728-0084
Fax: 203-929-9261
www.tetleyusa.com

Texas Instruments, Inc.

Consumer Relations
7839 Churchill Way MS3962
Dallas, TX 75251
972-917-8324
(Technical support)
Toll free: 1-800-842-2737
Fax: 972-917-0747
www.ti.com

3COM Corporation

350 Campus Drive
Marlborough, MA 01752-3064
508-323-5000
Toll free: 1-800-876-3266
Fax: 508-323-1111
support.3com.com/index.htm



CORPORATE CONSUMER CONTACTS



3M

Customer Relations
3M Center
St. Paul, MN 55144-1000
651-737-6501
Toll free: 1-800-364-3577
Fax (Toll free): 1-800-713-6329
Fax: 651-737-7117
www.3m.com

Thrifty Rent A Car System, Inc.

5310 East 31st St.
Tulsa, OK 74135
Toll free: 1-800-334-1705
Fax: 918-669-2060
e-mail:
customer@thrifty.com
www.thrifty.com

Time Warner, Inc.

One Time Warner Center
New York, NY 10019
212-484-8000
www.timewarner.com



Time, Inc.

3000 University Center Dr.
Tampa, FL 33612
813-979-6105
Toll free: 1-800-541-1000
Fax: 813-979-6615
www.time.com

Timex Corp.

PO Box 2740
Little Rock, AR 72203-2740
501-372-1111
Toll free: 1-800-448-4639
Fax: 501-370-5747
www.timex.com



TJX Companies, Inc.

770 Cochrane Rd.
Framingham, MA 01701
508-390-1000
Toll free: 1-877-746-7259
(A. J. Wright)
Toll free: 1-800-926-6299
(T.J. Maxx)
Toll free: 1-800-888-0776
(Home Goods)
Toll free: 1-888-627-7425
(Marshalls)
www.tjx.com

T-Mobile Wireless

Customer Relations
PO Box 37380
Albuquerque, NM 87176-7380
Toll free: 1-800-937-8997
(Current Customers Only)
Toll free: 1-800-T-MOBILE
Fax: 505-998-3775
www.tmobile.com

Togo's

See: Allied Domecq Quick
Service Restaurants
www.togos.com



Tone Brothers, Inc.

2301 S.E. Tone's Dr.
Ankeny, IA 50021
515-965-2711
Toll free: 1-800-247-5251
e-mail:

spice_advice@tones.com
www.spiceadvice.com

Top Flite Professional Golf Company

Consumer Department
425 Meadow St.
PO Box 901
Chicopee, MA 01021-0901
413-536-1200
Toll free: 1-866-834-6532 option 3
www.topflite.com



The Toro Co.

Consumer Service
8111 Lyndale Ave., South
Bloomington, MN 55420
612-888-8801
Toll free: 1-800-348-2424 ext. 4001
e-mail:
consumer.service@toro.com
www.toro.com

Toshiba America

82 Totowa Rd.
Wayne, NJ 07470
Toll free: 1-800-631-3811
e-mail: tacpsvc@aol.com
www.toshiba.com

Totes/Isotoner

Helen Baur
Consumer Affairs
9655 International Blvd.

Cincinnati, OH 45246-5658
513-682-8200
Fax: 513-682-8606
e-mail:
consumeraffairs@totes.com
www.totes.com

Tourneau, Inc.

3 East 54th St., 3rd Floor
New York, NY 10022
212-758-3265
Toll free: 1-800-348-3332
www.tourneau.com

Toys "R" Us

Guest Relations
1 Geoffrey Way
Wayne, NJ 07470-2030
Toll free: 1-800-869-7787
www.toysrus.com

Trane

Residential Customer Relations
PO Box 9010
Tyler, TX 75707
903-581-3200 (Residential)
608-787-2000 (Commercial)
www.trane.com

Trans Union, LLC

PO Box 2000
Post Office Box 2000
Chester, PA 19022
610-546-4600
Toll free: 1-800-888-4213
Fax: 610-546-4605

Travelocity.com L.P.

Customer Service
15100 Trinity Blvd.
Fort Worth, TX 761576155
Toll free: 1-888-Travelocity
www.travelocity.com

Tripp Literan

Office of Consumer Affairs
111 W. 35th St.
Chicago, IL 60609
773-869 1234
www.triplite.com

True Value Company

8600 West Bryn Mawr
Chicago, IL 60631-3505
773-695-5000
www.truevalue.com



CORPORATE CONSUMER CONTACTS

Tupperware Corp.

Customer Care
PO Box 2353
Orlando, FL 32802
Toll free: 1-800-366-3800
www.tupperware.com

Turtle Wax, Inc.

Consumer Affairs
5655 West 73rd St.
Chicago, IL 60638-
708-563-3600
Toll free: 1-800-805-7695
Fax: 708-563-4302
www.turtlexwax.com

TV Guide

ATTN: Customer Relations
Four Radnor Corporate Center
100 Matson Ford Rd.
Radnor, PA 19088
Toll free: 1-800-866-1400
Fax: 610-687-6965
www.tvguide.com



TXU Electric and Gas Co.
1601 Bryan St.
Dallas, TX 75201-3401
972-791-2888
Toll free: 1-800-242-9113
Toll free: 1-800-460-3030
Toll free: 1-800-468-3388
Fax (Toll free): 1-800-232-9448
www.txu.com



PO Box 2020
Springdale, AR 72765-2020
501-290-4714
Toll free: 1-800-233-6332
Fax: 501-290-7930
e-mail: barberw@tyson.com
www.tyson.com

U

UBS Financial Services Inc.

Client Relations
PO Box 859
Weehawken, NJ 07086
201-352-4936
Toll free: 1-800-354-9103
financialservicesinc.ubs.com

U-Haul International

Customer Service
PO Box 21502
Phoenix, AZ 85036-1502
602-263-6771
Toll free: 1-800-789-3638
www.uhaul.com

Umax Technologies

10460 Brockwood Rd.
Dallas, TX 75238
214-342-9799 (Main Office)
214-739-1915 (Tech Support)
www.umax.com

Uniden America Corp.

Customer Service
4700 Amon Carter Blvd.
Fort Worth, TX 76155
817-858-3300
Toll free: 1-800-297-1023
TTY toll free: 1-800-874-9314
Fax: 817-858-3927
e-mail: cservice@uniden.com
www.uniden.com



Consumer Services
800 Sylvan Ave.
Englewood Cliffs, NJ 07632
Toll free: 1-800-621-2013
Toll free: 1-800-782-8301
www.unilever.com



Consumer Affairs
350 Clark Dr.
Mt. Olive, NJ 07828
Toll free: 1-800-715-4023
Fax: 973-426-7764
e-mail: consumer-affairs.uci@unilever.com

Uniroyal Tires

Consumer Relations
PO Box 19001
Greenville, SC 29602-9001
Toll free: 1-877-458-5878
www.uniroyal.com

Unisys Corporation

Customer Satisfaction
Unisys Way
Blue Bell, PA 19424
215-986-4011

Toll free: 1-800-874-8647
www.unisys.com



United Airlines
Customer Relations
PO Box 66100
Chicago, IL 60666
Toll free: 1-877-228-1327
Fax (Toll free): 1-877-406-1059
www.ual.com

United Online Inc.

2301 Burbank Blvd.
Woodland Hills, CA 91367
www.unitedonline.com

United Parcel Service of America, Inc. (UPS)

Customer Service
55 Glenlake Parkway, NE
Atlanta, GA 30328
770-828-4300
Toll free: 1-800-742-5877
TY toll free: 1-800-833-0056
Fax: 404-828-6204
www.ups.com

United Van Lines, Inc.

PO Box 26120.
Fenton, MO 63026
314-326-3100
Toll free: 1-800-948-4885
www.unitedvanlines.com



US Airways
Consumer Affairs
PO Box 1501
Winston-Salem, NC 27102
336-661-8126
Fax: 336-661-8187
www.usairways.com

V



The Valvoline Company
PO Box 14000
Lexington, KY 40512
Toll free: 1-800-TEAM-VAL
www.valvoline.com



Verizon Communications, Inc.
1095 Ave. of the Americas
New York, NY 10036
Toll free: 1-800-483-7988
TTY toll free: 1-800-974-6006
www.verizon.com



CORPORATE CONSUMER CONTACTS

Viacom, Inc.

Karen Zatorski
Corporate Relations
1515 Broadway, 51st Floor
212-258-6000
www.viacom.com

Victoria's Secret Stores

Customer Service
Four Limited Parkway East
Reynoldsburg, OH 43068
Toll free: 1-800-888-1500
TDD toll free: 1-800-666-0268
www.victoriassecret.com

★ Visa USA, Inc.

(Contact your issuing bank first)
PO Box 8999
San Francisco, CA 94128-8999
Toll free: 1-800-VISA-911
www.visa.com

Vivendi Universal Games

Comments
6060 Center Drive, 2nd Floor
Los Angeles, CA 90045
310-649-8033 (Technical Support)
Toll free: 1-800-757-7707
(Customer Service)
e-mail: games.comment@vugames.com
www.vugames.com

W

Wachovia Corporation

Customer Service
1525 West W.T. Harris Blvd.
Charlotte, NC 28212
Toll free: 1-800-922-4684
wachovia.com

Wachovia Securities, LLC

Brokerage Services Operations
Liaison
10750 Wheat First Drive
Glen Allen, VA 23060
www.wachoviasec.com

Wagner Spray Tech Corp.

Customer Service
1770 Fernbrook Lane
Plymouth, MN 55447
763-553-7000

Toll free: 1-800-328-8251
Fax: 763-519-3563
www.wagnerspraytech.com



Walgreen Co.

Consumer Relations
200 Wilmot Rd.
Deerfield, IL 60015
847-914-2704
Toll free: 1-800-289-2273
Fax: 847-914-3105
www.walgreens.com



Wal-Mart Stores, Inc.

702 SW Eighth St.
Bentonville, AR 72716-0117
501-273-4000
Toll free: 1-800-WAL-MART
Fax: 501-621-2063
e-mail: letters@wal-mart.com
www.wal-mart.com

Walter Drake, Inc.

4630 Forge Rd., Ste. A
Colorado Springs, CO 80907
719-638-2400
Toll free: 1-800-525-9291
Fax: 719-638-2595
wdrake.com



Waste Management, Inc.

1001 Fannin Street, Ste. 4000
Houston, TX 77002
713-512-6200
www.wastemanagement.com



Water Pik Technologies

1730 East Prospect Rd.
Fort Collins, CO 80553-0001
970-484-1352
Toll free: 1-800-525-2774
Fax: 970-221-8715
www.waterpik.com

Weider Health and Fitness

21100 Erwin St.
Woodland Hills, CA 91367
818-884-6800
Toll free: 1-800-423-5590



Weight Watchers Gourmet Food Co.

PO Box 10
Boise, ID 83707
Toll free: 1-800-762-0228

(Weight Watchers frozen entrees and frozen desserts)
www.weightwatchers.com

Wendy's Intl., Inc.

Dept. 1350
PO Box 256
Dublin, OH 43017-0256
614-764-3100
Toll free: 1-800-443-7266
Fax: 614-764-6707
www.wendys.com

West Bend Cookware

See: Regal Ware Inc.

Western Digital

20511 Lake Forest Drive
Lake Forest, CA 92630
949-672-7000
Toll free: 1-800-275-4932
www.wdc.com

Western Union Financial Services, Inc.

Customer Relations
13022 Hollenberg Dr.
Bridgeton, MO 63044
314-291-8000
Toll free: 1-800-634-1311
Fax: 314-291-5271
www.westernunion.com

Western Wireless Corp.

Customer Relations
2001 NW Sammamish Rd.
Issaquah, WA 98027
425-586-8700
Toll free: 1-800-635-0304
cellularone.com

WestPoint Stevens Inc.

Consumer Affairs
PO Box 71
West Point, GA 31833-0609
Toll free: 1-800-533-8229
e-mail: consumer.affairs@wpstv.com
www.westpointstevens.com

Wet Seal Inc.

26972 Burbank
Foothill Ranch, CA 92610
949-583-9029
Fax: 949-583-0715
www.wetseal.com



Member of SOCAP International,
see page 41.



Provided financial support for the publication
of the Consumer Action Handbook.

CORPORATE CONSUMER CONTACTS



Whirlpool Corp.

553 Benson Rd.
Benton Harbor, MI 49022
616-923-7700
Toll free: 1-800-253-1301
Fax: 616-923-7829
www.whirlpool.com

The White Rain Co.

Consumer Affairs Dept.
3120 Williams Road
Brandon, FL 06810
813-622-8895
Toll free: 1-800-575-7960
e-mail: comments@
whiterain.com
www.whiterain.com



Wilke/Thornton, Inc.

545 Metro Place South, Ste. 430
Dublin, OH 43017
614-792-6900
Toll free: 1-800-860-6901
Fax: 614-792-6901
e-mail: assistance@
wilke-thornton.com
www.wilke-thornton.com



Williams-Sonoma, Inc.

10000 Covington Cross Dr.
Las Vegas, NV 89144
702-360-7000
Toll free: 1-800-541-1262
Fax: 702-360-7091
www.williams-sonomainsc.com



Winn Dixie Stores, Inc.

Consumer Affairs
PO Box B
Jacksonville, FL 32203
904-783-5000
www.winn-dixie.com

Winnebago Industries

Owner Relations
605 W. Crystal Lake Rd.
PO Box 152
Forest City, IA 50436-0152
Toll free: 1-800-537-1885
Fax: 641-585-6704
e-mail: or@winnebagoind.com
www.winnebagoind.com

Woodworker's Supply, Inc.

Customer Service
1108 N. Glen Rd.
Casper, WY 82601
505-821-0574, ext. 3001
Toll free: 1-800-231-2748, ext.
3001
Fax (Toll free): 1-800-853-9663
woodworker.com

Wrangler

VF Jeanswear LP—Quality
Control
1421 South Elm St.
Greensboro, NC 27406
336-332-3564
Toll free: 1-800-888-8010
e-mail: wranglerweb@vfc.com
www.wrangler.com



Wm. Wrigley Jr. Co.

Barbara Zibell,
Consumer Affairs
410 North Michigan Ave.
Chicago, IL 60611
312-644-2121
Fax: 312-644-0015
www.wrigley.com

Wyeth Consumer Health Care

Product Quality
PO Box 26609
Richmond, VA 23261-6609
973-660-5000
Toll free: 1-800-322-3129
www.wyeth.com

Wyse Technology

3471 North First St.
San Jose, CA 95134
408-473-1200
Toll free: 1-800-438-9973
www.wyse.com

Z

Xerox Corp.

PO Box 1600
800 Long Ridge Rd.
Stamford, CT 06904
203-968-3000
Toll free: 1-800-275-9376
Toll free: 1-800-822-2200
(Supplies)

Toll free: 1-800-821-2797
(Customer Relations)
www.xerox.com

Y

Yahoo!

Customer Service
701 First Ave.
Sunnydale, CA 94089
408-349-1572
e-mail: help@yahoo.com
www.yahoo.com

Yamaha Motor Corporation

Customer Relations
6555 Katella Ave.
Cypress, CA 90630
714-761-7435
Toll free: 1-800-962-7926
Fax: 714-761-77303
www.yamaha-motor.com

Yashica

See: Kyocera Optics, Inc.

YUM! Brands, Inc.

1441 Gardiner Ln.
Louisville, KY 40213
Toll free: 1-800-544-5774
www.yum.com

Z

Zale Corp.

Customer Service
MS 6A-6
901 W. Walnut Hill Lane
Irving, TX 75038-1003
e-mail:
CustomerService@zales.com

Zenith Electronics Corp.

See also: L.G. Electronics Inc
Customer Service
2000 Millbrook Drive
Lincolnshire, IL 60069
Toll free: 1-800-243-0000
www.zenith.com



CAR MANUFACTURERS

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer's regional or national office. Ask for the consumer affairs office.

If you are still unsuccessful, consider contacting the automotive dispute resolution programs listed at the end of this section. The method used to resolve your dispute may be arbitration, conciliation or mediation. Decisions of arbitrators are usually binding and must be accepted by both the customer and the business. Ask for a copy of the rules of the program before you file your case.

Another source of help resolving a problem with a vehicle may be a local or state consumer agency (see p. 79). If you have a new vehicle, be sure to ask whether you have any protections under a state lemon law.

If you have a safety problem with your vehicle, report it to the National Highway Traffic Safety Administration Auto Safety Hotline (p. 121). NHTSA also provides recall and crash test information.

Acura

Acura
Customer Relations
Department
1919 Torrance Blvd. 500-2N-7E
Torrance, CA 90501-2746
Toll free: 1-800-382-2238
Toll free: 1-800-594-8500
(Roadside Assistance)
Fax: 310-783-3535
www.acura.com

Alfa

Alfa Romeo Distributors of
North America, Inc.
7453 Brokerage Drive
Orlando, FL 32809
407-856-5000
www.alfaromeo.com

American Honda Motor Co., Inc.

American Honda Motor Co.,
Inc.
Consumer Affairs Department
1919 Torrance Blvd.
Torrance, CA 90501-2746
310-783-2000
Toll free: 1-800-999-1009
Fax: 310-783-3273
www.honda.com

American Suzuki Motor Corp.

American Suzuki Motor Corp.
Customer Relations
Department
PO Box 1100
3251 East Imperial Hwy.
Brea, CA 92822-1100
714-996-7040, ext. 380
(Motorcycles)
714-572-1490
Toll free: 1-800-934-0934
(Automotive Only)
Fax: 714-524-2512
www.suzuki.com

Aston Martin

Aston Martin
Customer Relations
Department
U.S. National Headquarters
1 Premier Place
Irvine, CA 92618
949-341-5800
Toll free: 1-877-484-3724
www.astonmartin.com

Audi of America, Inc.

Audi of America, Inc.
Client Relations
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-2834
Fax: 248-754-6504
www.audiusa.com

BMW of North America, Inc.

BMW of North America, Inc.
Corporate Office
Customer Relations
300 Chestnut Ridge Rd.
Woodcliff Lake, NJ 07675
201-307-4000
Toll free: 1-800-831-1117
Fax: 201-930-8362
www.bmwusa.com

Buick Division General Motors Corp.

Buick Division General
Motors Corp.
Customer Assistance Center
PO Box 33136
Detroit, MI 48232-5136
313-556-5000
Toll free: 1-800-521-7300
Toll free: 1-800-252-1112
(Roadside Assistance)
TDD toll free: 1-800-832-8425
www.buick.com

Cadillac Motor Car Division

Cadillac Motor Car Division
Customer Assistance Center
PO Box 33169
Detroit, MI 48232-5169
Toll free: 1-800-458-8006
TDD toll free: 1-800-833-2622
www.cadillac.com



CAR MANUFACTURERS



Chevrolet Motor Division, General Motors Corp.

Chevrolet Motor Division,
General Motors Corp.
Customer Assistance Center
PO Box 33170
Detroit, MI 48232-5170
Toll free: 1-800-222-1020
Toll free: 1-800-243-8872
(Roadside Assistance)
TDD toll free: 1-800-833-2438
Fax: 313-556-5108
www.chevrolet.com

Daihatsu Motor Co.

Help Line (Technical Info.)
626-333-7897
Toll free: 1-800-777-7070
www.daihatsu.com



Daimler Chrysler

Daimler Chrysler Customer Center
PO Box 21-8004
Auburn Hills, MI 48321-8004
Toll free: 1-800-992-1997
Fax: 248-512-8084
www.chrysler.com

Ferrari North America, Inc.

Corporate Office
250 Sylvan Ave.
Englewood Cliffs, NJ 07632
201-816-2600
Fax: 201-816-2626
e-mail: administrative@ferrari.com
www.ferrari.com

Ford

Ford Motor Company
Customer Relationship Center
16800 Executive Plaza Dr.
PO Box 6248
Dearborn, MI 48121
Toll free: 1-800-392-3673
www.ford.com

Ford Dispute Settlement Board
PO Box 5120
Southfield, MI 48086-5120
Toll free: 1-800-428-3718

General Motors Corp.

Corporate Affairs/Community Relations
100 Renaissance Center
Detroit, MI 48265
313-667-3800
313-556-5000
www.gm.com



GMC Division General Motors Corp.

GMC Division, General Motors Corp.
Customer Assistance Center
PO Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-462-8782
Toll free: 1-800-223-7799
(Roadside Assistance)
TDD toll free: 1-800-462-8583
www.gmc.com



Hyundai Motor America

Hyundai Motor America
Consumer Affairs
10550 Talbert Ave.
PO Box 20850
Fountain Valley, CA 92728-0850
714-965-3000
Toll free: 1-800-633-5151
e-mail: cmd@hma.service.com
www.hyundaiusa.com

Isuzu Motors America, Inc.

Owner Relations Department
16323 Shoemaker Ave.
Cerritos, CA 90703
Toll free: 1-800-255-6727
Fax: 562-921-9523
www.isuzu.com



Jaguar Cars

555 MacArthur Blvd.
Mahwah, NJ 07430
Toll free: 1-800-452-4827
Fax: 201-818-9781
e-mail: ask@jaguar.com
www.jaguarusa.com/us

Kia Motors America, Inc.

Consumer Assistance Center
PO Box 52410
Irvine, CA 92619-2410

Toll free: 1-800-333-4KIA
Fax: 949-470-2812
www.kia.com



Land Rover

555 MacArthur Blvd.
Mahwah, NJ 07430
Toll free: 1-800-637-6837
Fax: 201-760-8514
e-mail: asklr@landrover.com
www.landrover.com/us



Lexus

A Division of Toyota Motor Sales, U.S.A., Inc.
Customer Satisfaction Department
Mail Drop L203, 19001 South Western Ave.
Torrance, CA 90509-2732
Toll free: 1-800-25 LEXUS
Fax: 310-468-2992
www.lexus.com

Mazda Motor of America, Inc.

Mazda North American Operations
Customer Assistance Center
7755 Irvine Center Drive
Irvine, CA 92618
Toll free: 1-800-222-5500
Fax: 949-727-6703
www.mazdausa.com



Mercedes Benz USA, Inc.

Mercedes Benz USA, Inc.
Customer Assistance Center
3 Paragon Dr.
Montvale, NJ 07645
Toll free: 1-800-367-6372
Fax: 201-476-6213
www.mbusa.com

Mitsubishi Motor

Mitsubishi Motors North America, Inc.
Customer Relations
6400 Katella Ave.
Cypress, CA 90630-0064
Toll free: 1-800-MITSU-2004
www.mitsubishimotors.com



CAR MANUFACTURERS



Nissan Motor Corp. in USA

Nissan North America, Inc.
Consumer Affairs Group
PO Box 191
Gardena, CA 90248-0191
Toll free: 1-800-647-7261
Fax: 310-771-2025
www.nissan-usa.com



Oldsmobile Division General Motors Corp.

Oldsmobile Division General Motors Corp.
Customer Assistance Network
PO Box 33171
Detroit, MI 48232-5171
Toll free: 1-800-442-6537
Toll free: 1-800-535-6537 (Roadside Assistance)
TDD toll free: 1-800-833-6537
www.oldsmobile.com

Peugeot Motors of America, Inc.

Peugeot Motors of America, Inc.
Consumer Relations
Overlook at Great Notch
150 Clove Rd.
Little Falls, NJ 07424
973-812-4444
Fax: 973-812-2148
e-mail: peugeot2@bellatlantic.net
www.peugeot.com



Pontiac Division, General Motors Corp.

Pontiac Division, General Motors Corp.
Customer Assistance Center
PO Box 33172
Detroit, MI 48232-5172
Toll free: 1-800-762-2737 (1-800-PM-CARES)
Toll free: 1-800-762-3743 (1-800-ROADSIDE)
TDD toll free: 1-800-833-7668
www.gm.com

Porsche Cars North America, Inc.

Porsche Cars North America, Inc.
Customer Commitment
Owner Relations
980 Hammond Dr., Ste. 1000
Atlanta, GA 30328
Toll free: 1-800-545-8039
Fax: 770-360-3711
www.porsche.com



Saab Cars USA, Inc.

Saab Cars USA, Inc.
Customer Assistance Center
4405-A International Blvd.
Norcross, GA 30093
770-279-0100
Toll free: 1-800-955-9007
Fax: 770-279-6499
www.saabusa.com



Saturn Corp.

Saturn Corporation, Division of General Motors Corp.
Saturn Customer Assistance Center
100 Saturn Pkwy.
Spring Hill, TN 37174
931-486-5050
Toll free: 1-800-553-6000
TDD toll free: 1-800-833-6000
Fax: 931-486-5059
www.saturn.com

Schuman Carriage Subaru

Schuman Carriage Subaru
1234 South Beretania St.
PO Box 2420
Honolulu, HI 96804
808-592-4464
Fax: 808-592-4494



Subaru of America, Inc.

Subaru of America, Inc.
National Customer Service Center
Subaru Plaza, PO Box 6000
Cherry Hill, NJ 08034
Toll free: 1-800-782-2783
www.subaru.com



Toyota Motor Sales USA, Inc.

Toyota Motor Sales USA, Inc.
Customer Assistance Center
Department H200
19001 S. Western Ave.
Torrance, CA 90509
310-468-4000
Toll free: 1-800-331-4331
TDD toll free: 1-800-443-4999
Fax: 310-468-7800
www.toyota.com



Volkswagen of America

Volkswagen of America
Customer Relations
Hills Corporate Center
3499 West Hamlin Rd.
Rochester Hills, MI 48309
Toll free: 1-800-822-8987
Fax: 248-340-4660
www.vw.com



Volvo Cars of North America

Volvo Cars of North America
Corporate Office
Customer Service
PO Box 914
7 Volvo Dr., Bldg. A
Rockleigh, NJ 07647-0915
Toll free: 1-800-458-1552
Fax: 201-768-8695
www.volvocars.com



Member of SOCAP International,
see page 41.



Provided financial support for the publication
of the Consumer Action Handbook.

AUTOMOTIVE DISPUTE RESOLUTION PROGRAMS

BBB AUTO LINE

Council of Better Business
Bureaus, Inc.
4200 Wilson Blvd., Ste. 800
Arlington, VA 22203-1838
703-276-0100
Toll free: 1-800-955-5100
TDD/TTY: 703-276-1862
Fax: 703-525-8277
e-mail: info@cbbb.bbb.org
www.bbb.org

DOT Auto Safety Hotline

Office of Defects Investigation
400 7th St., SW
Washington, DC 20590
Toll free: 1-888-327-4236
TDD toll free: 1-800-424-9153
Fax: 202-366-7882
www.nhtsa.dot.gov/hotline

International Association of Lemon Law Administrators

e-mail: ialla@ialla.net
www.TheLemonLaw.org

Motorist Assurance Program

7101 Wisconsin Ave., Ste. 1200
Bethesda, MD 20814
301-634-4954
301-634-4955
Fax: 202-318-0378
e-mail: map@motorist.org
www.motorist.org

National Automobile Dealers Association

AUTOCAP
8400 Westpark Dr.
McLean, VA 22102
Toll free: 1-800-252-6232
www.nada.org

National Institute for Automotive Service Excellence (ASE)

101 Blue Seal Dr. SE, Ste. 101
Leesburg, VA 20175
703-669-6600
www.ase.com

RV Consumer Group

PO Box 520
Quilcene, WA 98376
Toll free: 1-800-405-3325 (Order Desk)
e-mail: rvgroup@rv.org
www.rv.org

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

City, county and state consumer offices offer a variety of important services. They might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate professionals, provide educational materials and advocate in the consumer interest.

An advantage of contacting a city or county government office is that they may be familiar with local businesses and local ordinances. If there is not consumer office in your local area, contact your state consumer office. State offices are familiar with state laws and look for statewide patterns of problems.

To save time, call before sending a written complaint. Ask if the office handles the type of complaint you have and if complaint forms are provided. Many offices distribute consumer materials specifically geared to state laws and local issues. You may also want to ask if any information is available on your problem.

This list is arranged in alphabetical order by state name.

Alabama

County Offices

Consumer Affairs Section
Office of the Attorney General
11 South Union St.

Montgomery, AL 36130

334-242-7335

Toll free in AL: 1-800-392-5658

www.ago.state.al.us

Alaska

State Offices

Consumer Protection Unit
Office of the Attorney General
1031 West 4th Ave., Ste. 200

Anchorage, AK 99501-5903

907-269-5100

Fax: 907-276-8554

www.law.state.ak.us

Arizona

State Offices

Consumer Protection and
Advocacy Section
Office of the Attorney General
1275 West Washington St.

Phoenix, AZ 85007

602-542-3702

602-542-5763 (Consumer
Information and Complaints)

Toll free in AZ: 1-800-352-8431
TDD: 602-542-5002

Fax: 602-542-4579

www.azag.gov

Consumer Protection
Office of the Attorney General
400 West Congress
South Bldg., Ste. 315

Tucson, AZ 85701

520-628-6504

Toll free in AZ: 1-800-352-8431

Fax: 520-628-6532

www.azag.gov

County Offices

Greenlee County Attorney's
Office

PO Box 1717

Clifton, AZ 85533

928-865-4108

Fax: 928-865-4665

Coconino County Attorney's
Office

110 East Cherry Ave.

Flagstaff, AZ 86001

928-779-6518

Fax: 928-779-5618

co.coconino.az.us/countyattorney

Pinal County Attorney's
Office

PO Box 887

Florence, AZ 85232

520-866-6271

Fax: 520-866-6423

e-mail: pinalcountyattorney@
co.pinal.az.us

www.pinalcounty.org/Attorney

Gila County Attorney's Office
1400 East Ash St.

Globe, AZ 85501

928-425-3231, ext. 8630

Fax: 928-425-3720

Navajo County Attorney's
Office

PO Box 668

Holbrook, AZ 86025

928-524-4026

Fax: 928-524-4244

Mohave County Attorney's
Office

315 North 4th St.

PO Box 7000

Kingman, AZ 86402-7000

928-753-0719

Fax: 928-753-2669

Santa Cruz County Attorney's
Office

2150 North Congress Dr.,
Ste. 201

Nogales, AZ 85621

520-375-7780

Fax: 520-761-7859

La Paz County Attorney's
Office

1320 Kofa Ave.

Parker, AZ 85344

928-669-6118

Fax: 928-669-2019

Yavapai County Attorney's
Office

Yavapai County Courthouse
255 East Gurley

Prescott, AZ 86301

928-771-3344

Fax: 928-771-3110

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Graham County Attorney's Office
Graham County Courthouse
800 West Main
Safford, AZ 85546
928-428-3620
Fax: 928-428-7200
www.graham.az.gov/attorney.htm

Apache County Attorney's Office
PO Box 637
St. Johns, AZ 85936
928-337-7560
Fax: 928-337-2427

Yuma County Attorney's Office
168 South Second Ave.
Yuma, AZ 85364
928-329-2270
Fax: 928-373-1551
www.co.yuma.az.us/atty

Arkansas

State Offices

Consumer Protection Div.
Office of the Attorney General
323 Center St., Ste. 200
Little Rock, AR 72201
501-682-2007
501-682-2341 (Consumer Hotline)
Toll free: 1-800-482-8982 (Do Not Call Program)
Toll free: 1-800-448-3014 (Crime Victims Hotline)
1-877-866-8225 (In State Do Not Call Program)
TDD: 501-682-6073
Fax: 501-682-8118
e-mail:
consumer@ag.state.ar.us
www.ag.state.ar.us

Bermuda

State Offices

Dept. of Consumer Affairs
Ingham and Wilkinson Bldg.
129 Front St.
Hamilton, Bermuda, HM 12
441-297-7627
Fax: 441-295-6892
e-mail: mcsharp@bdagov.bm

California

State Offices

Director, CA Dept. of Consumer Affairs
400 R St., Ste. 3000-1080
Sacramento, CA 95814
916-445-1254
916-445-4465
916-445-2643 (Correspondence and Complaint Review Unit)
Toll free in CA: 1-800-952-5210
TTY: 916-322-1700;
TTY toll free: 1-800-326-2297
e-mail: dca@dca.ca.gov
www.dca.ca.gov

Office of the Attorney General
Public Inquiry Unit
PO Box 944255
Sacramento, CA 94244-2550
916-322-3360
Toll free in CA: 1-800-952-5225
TDD: 916-324-5564
Fax: 916-323-5341
www.caag.state.ca.us

Bureau of Automotive Repair
CA Dept. of Consumer Affairs
10240 Systems Pkwy.
Sacramento, CA 95827
916-255-4300
Toll free in CA: 800-952-5210
TDD: 916-322-1700
Fax: 916-255-1369
www.autorepair.ca.gov

County Offices

Consumer and Environmental Protection Unit
Solano County District Attorney's Office
600 Union Ave.
Fairfield, CA 94533
707-421-6859
707-421-6800
Fax: 707-421-7986

Consumer & Environmental Protection Div., Fresno County District Attorney's Office
1250 Van Ness Ave., 2nd Floor
Fresno, CA 93721
559-488-3836

559-488-3156
Fax: 559-495-1315

Los Angeles County Dept. of Consumer Affairs
500 West Temple St., Rm. B-96
Los Angeles, CA 90012-2706
213-974-1452
Toll free in L.A. County: 1-800-593-8222
TTY: 213-626-0913
Fax: 213-687-0233
consumer-affairs.co.la.ca.us

Contra Costa County District Attorney's Office
627 Ferry St.
Martinez, CA 94553
925-646-4620
Fax: 925-646-4683

Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
PO Box 442
Modesto, CA 95353-0442
209-525-5550
Fax: 209-525-5545
www.stanislaus-da.org

Consumer Affairs Div.
Napa County District Attorney's Office
931 Parkway Mall
PO Box 720
Napa, CA 94559
707-253-4059 (Hotline)
Fax: 707-253-4041

Consumer & Environmental Unit, San Mateo County District Attorney's Office
400 County Center, 3rd Floor
Redwood City, CA 94063
650-363-4651

Consumer Protection Div.
Monterey County District Attorney's Office
PO Box 1131
Salinas, CA 93902
831-755-5070
Fax: 831-755-5068

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Div. Chief, San Diego County
District Attorney's Office
330 W. Broadway, Ste. 750
San Diego, CA 92101
619-531-4070
Fax: 619-531-4481
genesis.sannet.gov/infospc/templates/attorney/index.jsp

Consumer and Environmental
Unit, San Francisco County
District Attorney's Office
732 Brannan St.
San Francisco, CA 94103
415-551-9595
Fax: 415-551-9504
www.sfgov.org/da/

Supervising Deputy District
Attorney, Consumer
Protection Unit, Santa Clara
County District Attorney's
Office
70 West Hedding St.
West Wing, 4th Floor
San Jose, CA 95110
408-792-2880
Fax: 408-279-8742
www.santaclara-da.org

Director, Economic Crime Div.
Consumer Fraud Dept.
County Government Center
1050 Monterey St., Rm. 223
San Luis Obispo, CA 93408
805-781-5856
Fax: 805-781-1173
www.sloda.com

Consumer Protection Unit
Marin County District
Attorney's Office
Hall of Justice, Rm. 130
3501 Civic Center Dr.
San Rafael, CA 94903
415-499-6495
Fax: 415-499-3719
e-mail:
consumer@co.marin.ca.us

Consumer Protection Unit,
Santa Barbara County District
Attorney's Office
1112 Santa Barbara St.

Santa Barbara, CA 93101
805-568-2300
Fax: 805-568-2398

Div. of Consumer Affairs,
Santa Cruz County District
Attorney's Office
701 Ocean St., Rm. 200
Santa Cruz, CA 95060
831-454-2050
TDD/TTY: 831-454-2123
Fax: 831-454-2920
e-mail: dat155@co.santa-cruz.ca.us
www.co.santa-cruz.ca.us

Consumer Mediation Section,
Ventura County District
Attorney's Office
800 South Victoria Ave.
Ventura, CA 93009
805-654-3110
Fax: 805-648-9255
www.ventura.org/vcda

Consumer/Environmental
Protect. Unit, Orange County
District Attorney's Office
401 Civic Center Dr.
West Santana, CA 92701
714-347-8706
Fax: 714-568-1250

City Offices
Criminal Div., Kern County
District Attorney's Office
1215 Truxtun Ave., 3rd Floor
Bakersfield, CA 93301
661-868-2340
Fax: 661-868-2700
e-mail:
dacriminal@co.kern.ca.us
www.co.kern.ca.us/da/criminal.asp

Los Angeles City Attorney's
Office
500 City Hall East
200 North Main St.
Los Angeles, CA 90012
213-978-8070
Fax: 213-978-8111
e-mail: dkass@atty.lacity.org

Consumer and Environmental
Protection Unit
1200 Third Ave., Ste. 700
San Diego, CA 92101-4106
619-533-5600
Fax: 619-533-5504
e-mail: cepu@sandiego.gov
www.sannet.gov/city-attorney

Santa Monica City Attorney's
Office
1685 Main St., Rm. 310
Santa Monica, CA 90401
310-458-8336
Fax: 310-395-6727
pen.ci.santa-monica.ca.us/atty/consumer_protection/

Colorado

State Offices

Consumer Protection Div.
Colorado Attorney General's
Office
1525 Sherman St., 5th Floor
Denver, CO 80203-1760
303-866-5079
Toll free: 1-800-222-4444
Fax: 303-866-5443

County Offices

Economic Crime Div.
El Paso and Teller Counties
District Attorney's Office
105 East Vermijo, Ste. 205
Colorado Springs, CO 80903-2083
719-520-6002
Fax: 719-520-6006
e-mail:
davezook@elpasoco.com
dao.elpasoco.com/default.asp

Economic Crime Unit, Denver
District Attorney's Office
201 West Colfax Ave., Dept 801
Denver, CO 80202
720-913-9179
TDD/TTY: 720-913-9182
Fax: 720-913-9177
www.denverda.org

Weld County District
Attorney's Office
PO Box 1167
Greeley, CO 80632

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

970-356-4010
Fax: 970-352-8023

Pueblo County District
Attorney's Office
201 West 8th St., Ste. 801
Pueblo, CO 81003
719-583-6030
Fax: 719-583-6666

Connecticut

State Offices

Dept. of Consumer Protection
165 Capitol Ave.
Hartford, CT 06106
860-713-6050
Fax: 860-713-7243
www.ct.gov/dcp

City Offices

Dir. of Consumer Protection
City of Middletown
245 DeKoven Dr.
PO Box 1300
Middletown, CT 06457-1300
860-344-3491
TDD: 860-344-3521
Fax: 860-344-3561
e-mail: phil.cacciola@cityofmiddletown.com

Delaware

State Offices

Fraud and Consumer
Protection Div., Office of the
Attorney General
Carvel State Office Bldg.
820 North French St., 5th Floor
Wilmington, DE 19801
302-577-8600
Toll free in DE: 1-800-220-5424
TTY: 302-577-6499
Fax: 302-577-2496
e-mail: Attorney.General@State.DE.US
www.state.de.us/attgen

District of Columbia

District of Columbia Offices
Consumer & Trade Protection
Section
Office of the Attorney General
for the District of Columbia
441 4th St., NW, Ste. 450 N
Washington, DC 20001

202-442-9828
Fax: 202-727-6546
e-mail:
consumercomplaint.occ@dc.gov

Florida

State Offices

Economic Crimes Div.
Office of the Attorney General
PL-01 The Capitol
Tallahassee, FL 32399
850-414-3600
Toll free in FL: 1-866-966-7226
TDD toll free: 1-800-955-8771
Fax: 850-488-4483
myfloridalegal.com

Multi-State Litigation and
Intergovernmental Affairs
Office of the Attorney General
PL-01 The Capitol
Tallahassee, FL 32399
850-414-3300
Toll free in FL: 1-866-966-7226
Fax: 850-410-2672
myfloridalegal.com

Director, Div. of Consumer
Services, FL Dept. of Ag. and
Consumer Service
Terry Rhodes Bldg.
2005 Apalachee Parkway
Tallahassee, FL 32399-6500
850-922-2966
Toll free in FL only: 1-800-435-
7352
FAX: 850-410-3839,
www.800helpfla.com

Regional Offices

Economic Crimes Div.
Office of the Attorney General
110 SE 6th St.
Fort Lauderdale, FL 33301-
5000
954-712-4600
Fax: 954-712-4658

Economic Crimes Div.
Office of the Attorney General
135 W. Central Blvd., Ste. 1000
Orlando, FL 32801
407-999-5588
Fax: 407-245-0365
myfloridalegal.com

Economic Crimes Div.
Office of the Attorney General
Concourse Center 4
3507 E. Frontage Rd., Ste. 325
Tampa, FL 33607-1795
813-287-7950
Fax: 813-281-5515

Economic Crimes Div.
Office of the Attorney General
1515 N. Flagler Ave., Ste. 900
West Palm Beach, FL 33401
561-837-5000
Fax: 561-837-5109

County Offices

Pinellas County Office of
Consumer Protection
15251 Roosevelt Blvd., Ste. 209
Clearwater, FL 33760
727-464-6200
TDD/TTY: 727-464-6088
Fax: 727-464-6129
www.pinellascounty.org

Broward County Consumer
Affairs Div.
115 South Andrews Ave., A460
Fort Lauderdale, FL 33301
954-357-5332
Fax: 954-765-5309
e-mail: mfandel@broward.org
www.broward.org/consumer

Director, Miami-Dade County
Consumer Services Dept.
140 West Flagler St., Ste. 903
Miami, FL 33130
305-375-3677 (Complaint
Mediation Center)
Fax: 305-375-4120
e-mail: consumer@miamidade.gov
www.miamidade.gov/csd

Dade County Economic Crime
Unit
1350 NW 12th Ave.
Miami, FL 33136-2111
305-547-0671
Fax: 305-547-0717
www.miamisao.com

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Pasco County Consumer Affairs Div.
7530 Little Rd., Ste. 140
New Port Richey, FL 34654
727-847-8106
Fax: 727-847-8191
e-mail: drjones@pascocountyfl.net

Orange County Consumer Fraud Unit
415 North Orange Ave.
PO Box 1673
Orlando, FL 32802
407-836-2490
Fax: 407-836-1210
e-mail: fraudhelp@sao9.org
www.orangecountyfl.net

Admin., Hillsborough County Consumer Protection Agency
8900 N. Armenia Ave., Ste 226
Tampa, FL 33604-1072
813-903-3430
Fax: 813-903-3432
www.hillsboroughcounty.org

Palm Beach County Div. of Consumer Affairs
50 South Military Trail, Ste. 201
West Palm Beach, FL 33415
561-712-6600
Fax: 561-712-6610
e-mail: consumer@pbcgov.com
www.pbcgov.com/consumer

Georgia

State Offices

Governor's Office of Consumer Affairs
2 Martin Luther King, Jr. Dr.
Ste. 356
Atlanta, GA 30334
404-656-3790
Toll free in GA (outside Atlanta area): 1-800-869-1123
Fax: 404-651-9018
www.state.ga.us/gaoca

Hawaii

State Offices

Investigator, Office of Consumer Protection
Dept. of Commerce and Consumer Affairs
345 Kekuanaoa St., Rm. 12
Hilo, HI 96720

808-933-0910
Fax: 808-933-8845

Office of Consumer Protection,
Dept. of Commerce and Consumer Affairs
235 S. Beretania St., Rm. 801
Honolulu, HI 96813-2419
808-586-2636
Fax: 808-586-2640

Office of Consumer Protection,
Dept of Commerce and Consumer Affairs
1063 Lower Main St., Ste C-216
Wailuku, HI 96793
808-984-8244
Fax: 808-243-5807
www.hawaii.gov/dcca/ocp

Idaho

State Offices

Consumer Protection Unit
Idaho Attorney General's Office
650 West State St.
Boise, ID 83720-0010
208-334-2424
Toll free in ID: 1-800-432-3545
Fax: 208-334-2830
www.state.id.us/ag

Illinois

State Offices

Consumer Fraud Bureau
1001 East Main St.
Carbondale, IL 62901
618-529-6400
Toll free in IL: 1-800-243-0607
TTY: 618-529-0607 or toll free in IL: 877-675-9339
Fax: 618-529-6416
e-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Consumer Fraud Bureau
100 West Randolph, 12th Floor
Chicago, IL 60601
312-814-3580
Toll free in IL: 1-800-386-5438
TDD: 312-814-3374
Fax: 312-814-2549
e-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

Governor's Office of Citizens Assistance
222 South College, Rm. 106
Springfield, IL 62706
217-782-0244
Toll free in IL: 1-800-642-3112
Fax: 217-524-4049
e-mail: governor@state.il.us

County Offices

Consumer Fraud Div., Cook County State Attorney's Office
69 West Washington, Ste. 900
Chicago, IL 60602
312-603-8700

Consumer Fraud Bureau
Office of the Attorney General
500 South Second St.
Springfield, IL 62706
217-782-1090
Toll free in IL: 1-800-243-0618
TTY: 217-785-2771 or toll free in IL: 1-877-844-5461
Fax: 217-782-1097
e-mail: ag_consumer@atg.state.il.us
www.illinoisattorneygeneral.gov

City Offices

Chicago Dept. of Consumer Services
Daley Center, Rm. 208
50 W. Washington
Chicago, IL 60602
312-744-4006
TDD: 312-744-9385
Fax: 312-744-9089
www.cityofchicago.org/ConsumerServices

Indiana

State Offices

Chief Counsel and Director
Consumer Protection Div.
Office of the Attorney General
Indiana Government Center South
402 W. Washington St., 5th Fl.
Indianapolis, IN 46204
317-232-6201
Toll free in IN: 1-800-382-5516
Consumer Hotline
Fax: 317-232-7979
www.in.gov/attorneygeneral

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

County Offices

Marrion County Prosecuting
Attorney's Office
251 E Ohio St, Ste. 160
Indianapolis, IN 46204-
317-327-3522
Fax: 317-327-5409
www.indygov.org

Iowa

State Offices

Consumer Protection Div.
Office of the Attorney General
1305 East Walnut St., 2nd Floor
Des Moines, IA 50319
515-281-5926
Toll free in IA: 1-888-777-4590
Fax: 515-281-6771
e-mail:
consumer@ag.state.ia.us
www.iowaAttorneyGeneral.org

Kansas

State Offices

Consumer Protection &
Antitrust Div.
Office of the Attorney General
120 SW 10th, 2nd Floor
Topeka, KS 66612-1597
785-296-3751
Toll free in KS: 1-800-432-2310
TDD/TTY toll free: 785-291-
3767
Fax: 785-291-3699
e-mail: cprotect@ksag.org
www.ink.org/public/ksag

County Offices

Consumer Protection Div.
Johnson County District
Attorney's Office
Johnson County Courthouse
100 North Kansas Ave.
Olathe, KS 66061
913-715-3003
Fax: 913-715-3040

Consumer Fraud & Economic
Crime Div.
Office of the District Attorney
535 North Main St., 1st Floor
Wichita, KS 67203-3747
316-383-7921
Toll free in KS: 1-800-432-6878

Fax: 316-383-4638
e-mail:
consumer@sedgwick.gov

Kentucky

State Offices

Director, Consumer
Protection Div.
Office of the Attorney General
1024 Capital Center Dr.
Frankfort, KY 40601
502-696-5389
Toll free in KY: 1-888-432-9257
Fax: 502-573-8317
e-mail: consumerprotec-
tion@ag.ky.gov
ag.ky.gov

Consumer Protection Div.
Office of the Attorney General
8911 Shelbyville Rd.
Louisville, KY 40222
502-425-4825
Fax: 502-573-8317

Louisiana

State Offices

Consumer Protection Section
Office of the Attorney General
PO Box 94005
Baton Rouge, LA 70804-9005
Toll free: 1-800-351-4889
Fax: 225-342-326-6499
www.ag.state.la.us

County Offices

Consumer Protection Section
Jefferson Parish District
Attorney
200 Derbigny St.
Gretna, LA 70053-5894
504-368-1020
Fax: 504-361-2899

Maine

State Offices

Consumer Protection Div.
Office of the Attorney General
6 State House Station
Augusta, ME 04333
207-626-8800
Fax: 207-626-8812
e-mail: consumer.
mediation@state.me.us
www.maine.gov

Director
Office of Consumer Credit
Regulation
35 State House Station
Augusta, ME 04333-0035
207-624-8527
Toll free in ME: 1-800-332-8529
TTY: 207-624-8563
Fax: 207-582-7699
www.mainecreditreg.org

Maryland

State Offices

Chief
Consumer Protection Div.
Office of the Attorney General
200 Saint Paul Place, 16th Fl.
Baltimore, MD 21202-2021
410-528-8662 (Consumer
Complaints)
410-576-6550 (Consumer
Information)
410-528-1840 (Health Advocacy
Unit)
TDD: 410-576-6372 (MD only)
Fax: 410-576-7040
e-mail:
consumer@oag.state.md.us
www.oag.state.md.us/con-
sumer

Regional Offices

Consumer Protection Div.
MD Attorney Generals' Office
138 East Antietam St., Ste. 210
Hagerstown, MD 21740-5684
301-791-4780
TTY: 410-576-6372
Fax: 301-791-7178

Consumer Protection Div.
Eastern Shore Branch Office
Office of the Attorney General
201 Baptist St., Ste. 30
Salisbury, MD 21801-4976
410-543-6620
Fax: 410-543-6642
www.oag.state.md.us

County Offices

Howard County Office of
Consumer Affairs
6751 Columbia Gateway Dr.
Columbia, MD 21046

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

410-313-6420
Fax: 410-313-6453
e-mail: shannan@co.ho.md.us

Montgomery County Div. of
Consumer Affairs
100 Maryland Ave., Ste. 330
Rockville, MD 20850
240-777-3636
TDD: 240-777-3679
Fax: 240-777-3768
www.montgomerycountymd.
gov/consumer

Massachusetts State Offices

Executive Office of Consumer
Affairs and Business Reg.
10 Park Plaza, Rm. 5170
Boston, MA 02116
617-973-8700 (General
Information)
617-973-8787 (Consumer
Hotline)
Toll free in MA: 1-888-283-3757
TDD/TTY: 617-973-8790
Fax: 617-973-8798
e-mail:
consumer@state.ma.us
www.mass.gov/Consumer

Consumer Protection and
Antitrust Div.
Office of the Attorney General
One Ashburton Place
Boston, MA 02108
617-727-8400 (Consumer
Hotline)
Fax: 617-727-3265
www.mass.gov/ago

Southern Massachusetts Div.
Office of the Attorney General
105 William St.
New Bedford, MA 02740
508-990-9700
Fax: 508-990-8686

Western Massachusetts Div.
Office of the Attorney General
436 Dwight St.
Springfield, MA 01103
413-784-1240
Fax: 413-784-1244
www.ago.state.ma.us

Central Massachusetts Div.
Office of the Attorney General
One Exchange Place
Worcester, MA 01608
508-792-7600
Fax: 508-795-1991

County Offices

Franklin County, Northwestern
District Attorney's Office
13 Conway St.
Greenfield, MA 01301
413-774-5102
Fax: 413-773-3278
e-mail:
Janice.garrett@state.ma.us

Consumer Protection
Div., North Western District
Attorney's Office
1 Gleason Plaza
Northampton, MA 01060
413-586-9225
Fax: 413-586-9225

Berkshire County Consumer
Advocates, Inc.
150 North St., Rm. 34
Pittsfield, MA 01201
413-443-9128
Toll free: 1-800-540-9128 (in
Berkshire County only)
Fax: 413-496-9225

Norfolk District Attorney's Office,
Consumer Protection Div.
1515 Hancock St., 4th Floor.
Quincy, MA 02169
617-769-6118
Fax: 617-769-6101

Consumer Council of
Worcester County
484 Main St., 2nd Floor
Worcester, MA 01608-1690
508-754-1176, ext 130
Fax: 508-754-0203
e-mail: dreilly@wcac.net

City Offices

City of Boston Consumer
Affairs & Licensing
Boston City Hall, Rm. 817
Boston, MA 02201
617-635-3834

Fax: 617-635-4174
e-mail: carol.maynard@
ci.boston.ma.us
www.cityofboston.gov/con
sumeraffairs

Cambridge Consumers'
Council
831 Massachusetts Ave.
Cambridge, MA 02139
617-349-6150
Fax: 617-349-6148
e-mail:
Consumer@CambridgeMA.gov
www.ci.cambridge.ma.us/~Co
nsumer

Fall River Consumer Service
Program
Greater Fall River/New
Bedford residents contact:
One Government Center
Fall River, MA 02722
508-324-2672
Fax: 508-324-2668

Consumer Protection
Program, Haverhill
Community Action, Inc.
25 Locust St.
Haverhill, MA 01830
978-373-1971
Fax: 978-373-8966

Cape Cod residents contact:
Consumer Assistance
Council, Inc.
149 Main St.
Hyannis, MA 02601
508-771-0700
Toll free in MA: 1-800-867-0701
Fax: 508-771-3011
e-mail: cac@capecod.net
www.consumerCouncil.com

Consumer Protection Program,
Greater Lawrence Community
Action Council, Inc.
305 Essex St.
Lawrence, MA 01840
978-681-4990
Fax: 978-681-4949
www.glcac.org/consumer.htm

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Local Consumer Program
Middlesex Community College
Law Center
33 Kearney Square, Rm. 117
Lowell, MA 01852
978-656-3342
Fax: 978-656-3339
e-mail:
dunnk@middlesex.cc.ma.us

Medford Consumer Advisory
Commission
90 Main St.
Medford, MA 02155
781-393-2460
Fax: 781-393-2342

Consumer Assistance Office –
Metro West, Inc.
209 West Central St.
Natick, MA 01760
508-651-8812
Fax: 508-647-0661
www.consumermetrowest.org

Newton-Brookline Consumer
Office
Newton City Hall
1000 Commonwealth Ave.
Newton, MA 02459
617-796-1292
Fax: 617-796-1293
e-mail: consumer@
ci.newton.ma.us

Director, Mass PIRG
Consumer Action Center
182 Green St.
North Weymouth, MA 02191
781-335-0280
Fax: 781-340-3991

Consumer Aid Program, South
Shore Community Action
Council, Inc.
265 South Meadow Rd.
Plymouth, MA 02360
508-747-7575, ext 226
Fax: 508-746-5140
e-mail: lmtlley@sscac.org

Revere Consumer Affairs
Office
150 Beach St.
Revere, MA 02151

781-286-8114
Fax: 781-485-2788
(serving Hampden and
Hampshire Counties)

Mayor's Office of Consumer
Information
1600 East Columbus Ave.
Springfield, MA 01103-1654
413-787-6437
Fax: 413-787-7781
e-mail: mjohnson@
springfieldcityhall.com
www.cityofboston.gov/con
sumeraffairs

Brockton residents contact:
Bentley Consumer Action Line
Lindsay Hall
Bentley College
175 Forest St.
Waltham, MA 02452-4705
Toll free: 1-800-273-9494
Fax: 781-891-2478

Michigan
State Offices
Consumer Protection Div.
Office of Attorney General
PO Box 30213
Lansing, MI 48909
517-373-1140
Toll free: 1-877-765-8388
Fax: 517-241-3771

County Offices
Macomb County Consumer
Protection Dept.
Office of the Prosecuting
Attorney
Macomb County
Administration Bldg.
One South Main St., 3rd FL
Mt. Clemens, MI 48043
586-469-5350
Fax: 586-469-5609

City Offices
Consumer Advocacy
City of Detroit
65 Cadillac Square, Ste. 300
Detroit, MI 48226
313-224-3508
313-224-6995 (Complaints)

Fax: 313-224-1476
e-mail: andersonst.cadtwr@
seniors.ci.detroit.mi.us

Minnesota

State Offices
Consumer Services Div.
Attorney General's Office
1400 NCL Tower
445 Minnesota St.
St. Paul, MN 55101
612-296-3353
Toll free: 1-800-657-3787
Fax: 612-282-2155
e-mail:
attorney.general@state.mn.us
www.ag.state.mn.us/consumer

County Offices

Hennepin County Citizen
Information Hotline, Office of
the Hennepin County Attorney
C-2000 Government Center
Minneapolis, MN 55487
612-348-2146
Fax: 612-348-9712
e-mail: citizeninfo@
co.hennepin.mn.us
www.hennepinattorney.org

City Offices

Director, Div. of Licenses &
Consumer Services
Minneapolis Dept. of
Regulatory Services
City Hall, Rm. 1C
350 South 5th St.
Minneapolis, MN 55415
612-673-2080
TTY: 612-673-2157
Fax: 612-673-3399
www.ci.minneapolis.mn.us

Mississippi

State Offices
Bureau of Regulatory Services
Dept. of Agriculture and
Commerce
121 North Jefferson St.
PO Box 1609
Jackson, MS 39201
601-359-1111
Fax: 601-359-1175
www.mdac.state.ms.us

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Director, Consumer
Protection Div.
Attorney General's Office
PO Box 22947
Jackson, MS 39225-2947
601-359-4230
Toll free in MS: 1-800-281-4418
Fax: 601-359-4231
www.ago.state.ms.us

Missouri

State Offices

Deputy Chief Counsel
Consumer Protection and
Trade Offense Div.
PO Box 899
1530 Rax Court
Jefferson City, MO 65102
573-751-6887
573-751-3321
Toll free in MO: 1-800-392-8222
TTY toll free in MO: 1-800-729-8668
Fax: 573-751-7948
e-mail: attgenmail@moago.org
www.ago.state.mo.us

Montana

State Offices

Consumer Protection Office
Dept. of Administration
1219 8th Ave.
PO Box 200151
Helena, MT 59620-0151
406-444-4500
Fax: 406-444-9680
www.state.mt.us/doa/consumerprotection

Nebraska

State Offices

Office of the Attorney General
Dept. of Justice
2115 State Capitol
PO Box 98920
Lincoln, NE 68509
402-471-2682
402-471-3891 (Spanish)
Toll free in NE: 1-800-727-6432
Toll free in NE: 1-800-850-7555 (Spanish)
Fax: 402-471-0006
www.nol.org/home/ago

Nevada

State Offices

Consumer Affairs Div.
1850 East Sahara Ave, Ste. 101
Las Vegas, NV 89104
702-486-7355
Toll free: 1-800-326-5202
TDD: 702-486-7901
Fax: 702-486-7371
e-mail: ncad@fyiconsumer.org
www.fyiconsumer.org

Bureau of Consumer Protection
555 E. Washington Ave.,
Ste. 3900
Las Vegas, NV 89101
702-486-3420

Deputy Chief Investigator
Consumer Affairs Div.
4600 Kietzke Lane, Bldg. B,
Ste. 113
Reno, NV 89502
775-688-1800
Toll free in NV: 1-800-326-5202
TDD: 702-486-7901
Fax: 775-688-1803
e-mail:
renocad@fyiconsumer.org
www.fyiconsumer.org

City Offices

Bureau of Consumer
Protection
1000 E. William, #200
Carson City, NV 89701
775-687-6300

New Hampshire

State Offices

Consumer Protection and
Antitrust Bureau
Attorney General's Office
33 Capitol St.
Concord, NH 03301
603-271-3641
TDD toll free: 1-800-735-2964
Fax: 603-271-2110
www.doj.nh.gov/consumer/index.html

New Jersey

State Offices

Div. of Consumer Affairs
Dept. of Law and Public Safety

124 Halsey St
PO Box 45025
Newark, NJ 07102
973-504-6200
Toll free in NJ: 1-800-242-5846
e-mail: askconsumeraffairs@lps.state.nj.us
www.state.nj.us/lps/ca/home.htm

County Offices

Atlantic County Div. of
Consumer Affairs
1333 Atlantic Ave., 8th Floor
Atlantic City, NJ 08401
609-343-2376
609-345-6700
Fax: 609-343-2322

Camden County Office of
Consumer Protection/Weights
and Measures
DiPiero Center
Lakeland Rd.
Blackwood, NJ 08012
856-374-6161 (Consumer
Protection)
856-374-6001 (Weights &
Measures)
Toll free in NJ: 1-800-999-9045
Fax: 856-232-0748
www.camdencounty.com

Director, Cumberland County
Dept. of Consumer
Affairs/Weight & Measures
788 East Commerce St.
Bridgeton, NJ 08302
856-453-2203
Fax: 856-453-2206
e-mail: louismo@co.cumberland.nj.us

Cape May County Consumer
Affairs Weights and Measures
4 Moore Rd. DN 310\302
Cape May Court House, NJ
08210
609-463-6475
Fax: 609-463-6472
e-mail: mbrogan@co.cape-may.nj.us
www.capemaycountygov.net

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Essex County Div. of Community
Action/Consumer Services
50 South Clinton St., Ste. 3201
East Orange, NJ 07018
973-395-8350
Fax: 973-395-8433

Hunterdon County Office of
Consumer Affairs
PO Box 2900
Flemington, NJ 08822
908-806-5174
Fax: 908-806-2057
e-mail: jferrari@co.hunterdon.nj.us

Monmouth County Dept. of
Consumer Affairs
50 East Main St.
PO Box 1255
Freehold, NJ 07728-1255
732-431-7900
Fax: 732-845-2037

Bergen County Office of
Consumer Protection
1 Bergen County Plaza, 3rd Fl.
Hackensack, NJ 07601-7000
201-336-6400
Fax: 201-336-6414

Hudson County Div. of
Consumer Affairs
583 Newark Ave.
Jersey City, NJ 07306
201-795-6295
201-795-6163
Fax: 201-795-6468

Burlington County Office of
Consumer Affairs/Weights
and Measures
49 Rancocas Rd.
PO Box 6000
Mount Holly, NJ 08060
609-265-5098 (Weights &
Measures)
609-265-5054 (Consumer
Affairs)
Fax: 609-265-5065

Director, Middlesex County
Consumer Affairs
Middlesex County
Administration Bldg.

JFK Square, 2nd Floor, Ste. 290
New Brunswick, NJ 08901
732-745-3875
Fax: 732-745-3815
www.co.middlesex.nj.us

Somerset County Div. of
Consumer Affairs
PO Box 3000
Somerville, NJ 08876-1262
908-203-6080
Fax: 908-575-3905
e-mail: consumeraffairs@co.somerset.nj.us
www.co.somerset.nj.us

Director, Ocean County Dept.
of Consumer Affairs/Weights
and Measures
1027 Hooper Ave.
PO Box 2191
Toms River, NJ 08754-2191
732-929-2105
Toll free in NJ: 1-800-722-0291,
ext. 2105
Fax: 732-506-5330

Mercer County Consumer
Affairs
640 South Broad St., Rm 404
PO Box 8068
Trenton, NJ 08650-0068
609-989-6671
Fax: 609-989-6670

Passaic County Dept. of
Consumer Protection/Weights
and Measures
Dept of Law
1310 Route 23 North
Wayne, NJ 07470
973-305-5750 (Weights &
Measures)
973-305-5881 (Consumer
Protection)
Fax: 973-628-1796
e-mail: barbaram@passaiccountynj.org

Union County Div. of
Consumer Affairs
300 North Ave. East
Westfield, NJ 07090
908-654-9840
Fax: 908-654-3082

e-mail: fpeterson@ucnj.org
www.unioncountynj.org

Gloucester County Dept. of
Consumer Protection
Weights and Measures
115 Budd Blvd.
Woodbury, NJ 08096
856-384-6855
TDD: 856-848-6616
Fax: 856-384-6858
e-mail: hspence@co.gloucester.nj.us
co.gloucester.nj.us/protection

City Offices

Director, Middlesex Borough
Consumer Affairs
1200 Mountain Ave.
Middlesex, NJ 08846
732-356-8090, ext. 250
Fax: 732-356-1249

Director, Nutley Consumer
Affairs
Public Affairs Bldg.
149 Chestnut St.
Nutley, NJ 07110
973-284-4975
Fax: 973-661-9411

Perth Amboy Consumer
Affairs, Office of Social
Services
Fayette and Read Sts.
Perth Amboy, NJ 08861
732-826-4300
Fax: 732-826-6192

Director, Plainfield Action
Services
City Hall Annex
510 Watchung Ave.
Plainfield, NJ 07060
908-753-3519
Fax: 908-753-3540

Town Attorney, Secaucus
Dept. of Consumer Affairs
Municipal Government Center
1203 Patterson Plank Rd.
Secaucus, NJ 07094
201-330-2008

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Consumer Affairs Office
1976 Morris Ave.
Union, NJ 07083
908-851-5477
Fax: 908-851-4697

Director, Woodbridge
Township Consumer Affairs
Municipal Bldg.
One Main St.
Woodbridge, NJ 07095
732-634-4500
Fax: 732-602-6016

New Mexico

State Offices

Director, Consumer
Protection Div.
PO Drawer 1508
407 Galisteo
Santa Fe, NM 87504-1508
505-827-6060
Toll free in NM: 1-800-678-1508
Fax: 505-827-6685
www.ago.state.nm.us

New York

State Offices

Bureau of Consumer Frauds
and Protection
Office of the Attorney General
State Capitol
Albany, NY 12224
518-474-5481
Toll free in NY: 1-800-771-7755
TDD toll free: 1-800-788-9898
Fax: 518-474-3618
www.oag.state.ny.us

New York State Consumer
Protection Board
5 Empire State Plaza, Ste. 2101
Albany, NY 12223-1556
518-474-8583 (Capitol Region)
Toll free: 1-800-697-1220
Fax: 518-474-2474
e-mail:
webmaster@state.ny.us
www.nysconsumer.gov

Deputy Bureau Chief
Consumer Frauds and
Protection Bureau
Office of the Attorney General
120 Broadway, 3rd Fl.
New York, NY 10271

212-416-8000
Fax: 212-416-6003

Regional Offices

Binghamton Regional Office
Office of the Attorney General
State Office Bldg., 17th Floor
44 Hawley St.
Binghamton, NY 13901-4433
607-721-8771

Assist. Attorney General in
Charge, Brooklyn Regional
Office, Office of the Attorney
General
55 Hanson Place, Rm. 732
Brooklyn, NY 11217
718-722-3949

Buffalo Regional Office
Office of the Attorney General
Statler Towers
107 Delaware Ave.
Buffalo, NY 14202-3473
716-853-8400

Hauppauge Regional Office
Office of the Attorney General
300 Motor Pkwy., Ste. 205
Hauppauge, NY 11788-5127
516-231-2400

Harlem Regional Office
Office of the Attorney General
163 West 125th St.
New York, NY 10027-8201
212-961-4475
Fax: 212-961-4003

Minneola Regional Office
Office of the Attorney General
200 Old Country Rd.
New York, NY 11501
516-248-3302

Plattsburgh Regional Office
Office of Attorney General
70 Clinton St.
Plattsburgh, NY 12901-2818
518-562-3282

Rochester Regional Office
Office of the Attorney General
144 Exchange Blvd., 2nd Floor
Rochester, NY 14614

585-546-7430
TDD: 585-327-3249
Fax: 585-546-7514
e-mail:
bobby.colon@oag.state.ny.us

Syracuse Regional Office
Office of the Attorney General
615 Erie Blvd. West, Ste. 102
Syracuse, NY 13204-2465
315-448-4848
Fax: 315-448-4851

Utica Regional Office
Office of the Attorney General
207 Genesee St., Rm. 508
Utica, NY 13501
315-793-2225
Fax: 315-793-2228

Watertown Regional Office
Office of the Attorney General
Dulles State Office Bldg.
317 Washington St.
Watertown, NY 13601-3744
315-785-2444

Westchester Regional Office
Office of the Attorney General
101 East Post Rd.
White Plains, NY 10601-5008
914-422-8755
Fax: 914-422-8706

County Offices
Dept. of Consumer
Affairs/Weights & Measures
112 State St., Rm. 1207
Albany, NY 12207
518-447-7581
Fax: 518-487-5048
e-mail:
tomfitzpatrick@albanyco.com
www.albanycounty.com

Assistant District Attorney in
Charge, Consumer Fraud
Bureau, Erie County District
Attorney's Office
Statler Towers
107 Delaware Ave., 4th Floor
Buffalo, NY 14202
716-853-8404
Toll free in NY: 1-800-771-7755
Fax: 716-853-8414

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Director, Putnam County
Dept. of Consumer Affairs/
Weights and Measures
110 Old Route 6 – Bldg 3
Carmel, NY 10512
845-225-2039
Fax: 845-225-3403

Consumer Affairs Commissioner
Orange County Dept. of
Consumer Affairs and
Weights and Measures
99 Main St.
Goshen, NY 10924
845-291-2400
Fax: 845-291-2385

Consumer Affairs Dir., Ulster
County District Attorney's
Consumer Fraud Bureau
20 Lucas Ave.
Kingston, NY 12401
845-340-3260

Nassau County Office of
Consumer Affairs
200 County Seat Drive
Mineola, NY 11501
516-571-2600

Director of Consumer Affairs
Sullivan County Dept. of
Consumer Affairs, Sullivan
County Government Center
100 North St., PO Box 5012
Monticello, NY 12701-5012
845-794-3000
Fax: 845-794-0230

Rockland County Office of
Consumer Protection
50 Sanatorium Rd., Bldg. P
Pomona, NY 10970
845-364-2681
Fax: 845-364-2694

Dutchess County Dept. of
Consumer Affairs
98 Peach Rd.
Poughkeepsie, NY 12601
845-486-2949
Fax: 845-486-2947
e-mail: consumeraffairs@co.dutchess.ny.us
www.dutchessny.gov

Schenectady County
Consumer Affairs
64 Kellar Ave.
Schenectady, NY 12307
518-356-6795
518-356-7473
Fax: 518-357-0319

Westchester County Dept. of
Consumer Protection
112 East Post Rd., 4th Floor
White Plains, NY 10601
914-995-2155
Fax: 914-995-3115
e-mail: epp4@co.westchester.gov

Westchester County District
Attorney's Office
Economic Crimes Unit
County Courthouse
111 Martin Luther King Jr. Blvd.
White Plains, NY 10601
914-995-3303
Fax: 914-995-3594

City Offices
Mt. Vernon Office of
Consumer Protection/Bureau
of Weights and Measures
1 Roosevelt Square, Rm. 11
Mount Vernon, NY 10550
914-665-2433

New York City Dept. of
Consumer Affairs
42 Broadway
New York, NY 10004
212-487-4444
TDD: 212-487-4465
www.ci.nyc.ny.us/html/dca/home.html

Town of Colonia Consumer
Protection
Memorial Town Hall
Newtonville, NY 12128
518-783-2790

Schenectady Bureau of
Consumer Protection
City Hall, Rm. 204
Jay St.
Schenectady, NY 12305

518-382-5061
Fax: 518-382-5074

Yonkers Office of Consumer
Protection
87 Nepperhan Ave.
Yonkers, NY 10701
914-377-6808
Fax: 914-377-6811

North Carolina

State Offices
Consumer Protection Div.
Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
919-716-6400
Toll free in NC: 1-877-566-7226
Fax: 919-716-6050
www.ncdoj.com

North Dakota

State Offices
Consumer Protection and
Antitrust Div.
Office of the Attorney General
4205 State St.
PO Box 1054
Bismarck, ND 58502-1054
701-328-3404
Toll free in ND: 1-800-472-2600
TTY toll free: 1-800-366-6888
Fax: 701-328-5568
e-mail: cpat@state.nd.us
www.ag.state.nd.us

Ohio

State Offices
Ohio Consumers' Counsel
10 W. Broad St. 18th Floor
Columbus, OH 43215
614-466-8574 (outside OH)
Toll free in OH: 1-877-PICK-
OCC (1-877-742-5622)
e-mail: occ@occ.state.oh.us
www.pickoca.org

Consumer Protection Section
Attorney General's Office
30 East Broad St., 14th Floor
Columbus, OH 43215-3428
614-466-8831
Toll free in OH: 1-800-282-0515
TDD: 614-466-1393
Fax: 614-728-7583

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

e-mail:
consumer@ag.state.oh.us
www.ag.state.oh.us

Oklahoma

State Offices

Commission on Consumer
Credit
4545 North Lincoln Blvd., #104
Oklahoma City, OK 73105
405-521-3653
Toll free: 1-800-448-4904
Fax: 405-521-6740

e-mail:
dhardin@okdocc.state.ok.us
www.okdocc.state.ok.us

Consumer Protection Unit
Oklahoma Attorney General
4545 N. Lincoln Ave., Ste. 260
Oklahoma City, OK 73105
405-521-2029
Fax: 405-528-1867
www.oag.state.ok.us

Oregon

State Offices

Attorney in Charge
Financial Fraud/Consumer
Protection Section
Dept. of Justice
1162 Court St., NE
Salem, OR 97310
503-947-4333
503-378-4320 (Hotline Salem
only)
503-229-5576 (Hotline Portland
Only)
Toll free in OR: 1-877-877-9392
TDD/TTY: 503-378-5939
Fax: 503-378-5017
www.doj.state.or.us

Pennsylvania

State Offices

Bureau of Consumer
Protection
Office of Attorney General
14th Floor, Strawberry Square
Harrisburg, PA 17120
717-787-9707
Toll free in PA: 1-800-441-2555
Toll free in PA: 1-877-888-4877
(Health Care Section)
Fax: 717-787-1190
www.attorneygeneral.gov

Consumer Advocate
Office of the Consumer
Advocate
Office of the Attorney General
Forum Place, 5th Floor
Harrisburg, PA 17101-1921
717-783-5048 (Utilities Only)
Toll free in PA: 1-800-684-6560
Fax: 717-783-7152
e-mail: consumer@paoca.org
www.oa.state.pa.us

Regional Offices

Allentown Regional
Office—Bureau of Consumer
Protection
Office of Attorney General
801 Hamilton St., 4th Floor
Allentown, PA 18101
610-821-6690
Fax: 610-821-6529

Ebensburg Regional Office –
Bureau of Consumer Protection
Office of Attorney General
171 Lovell Ave., Ste. 202
Ebensburg, PA 15931
814-471-1831
Fax: 814-471-1840

Erie Regional Office – Bureau
of Consumer Protection
Office of the Attorney General
1001 State St., Ste. 1009
Erie, PA 16501
814-871-4371
Fax: 814-871-4848

Deputy Attorney General
Harrisburg Regional Office,
Bureau of Consumer
Protection
Office of Attorney General
301 Chestnut St., Ste. 105
Harrisburg, PA 17101
717-787-7109
Fax: 717-772-3560

Senior Deputy Attorney
General, Philadelphia
Regional Office – Bureau of
Consumer Protection
Office of Attorney General
21 South 12th St., 2nd Floor

Philadelphia, PA 19107
215-560-2414
Fax: 215-560-2494

Pittsburgh Regional Office –
Bureau of Consumer Protection
Office of Attorney General
Manor Bldg., 6th Floor
564 Forbes Ave.
Pittsburgh, PA 15219
412-565-5135
Fax: 412-880-0196

Scranton Regional Office –
Bureau of Consumer Protection
Office of Attorney General
100 Samter Bldg.
101 Penn Ave.
Scranton, PA 18503
570-963-4913
Fax: 570-963-3418

County Offices

Director/Chief Sealer
Bucks County Consumer
Protection, Weights and
Measures
50 North Main St.
Doylestown, PA 18901
215-348-7442
Fax: 215-348-4570

Director, Delaware County
Consumer Affairs
Delaware County Courthouse
201 West Front St.
Media, PA 19063
610-891-4865
Fax: 610-566-3947

Director, Montgomery County
Consumer Affairs
Montgomery County Human
Services Center
1430 DeKalb St.
PO Box 311
Norristown, PA 19404-0311
610-278-3565
Fax: 610-278-5228
e-mail: consuemraffairs@
mail.montcopa.org
www.montcopa.org/consumer
affairs

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Director, Chester County
Consumer Affairs
601 Westtown Rd., Ste. 295
West Chester, PA 19382-4991
610-344-6150
dsf.chesco.org/health/cons
affairs

Puerto Rico

Puerto Rico Offices
Dept. of Justice
PO Box 902192
San Juan, PR 00902
787-721-2900
Fax: 787-725-2475

Rhode Island

State Offices

Consumer Protection Unit
Dept. of Attorney General
150 South Main St.
Providence, RI 02903
401-274-4400
TDD: 401-453-0410
Fax: 401-222-5110
www.riag.state.ri.us

South Carolina

State Offices

Administrator/Consumer
Avocate, South Carolina Dept.
of Consumer Affairs
3600 Forest Drive, Ste. 300
PO Box 5757
Columbia, SC 29250
803-734-4200
Toll free in SC: 1-800-922-1594
Fax: 803-734-4286
e-mail: scdca@dca.state.sc.us
www.state.sc.us/consumer

Office of the Attorney General
PO Box 11549
Columbia, SC 29211
803-734-3970
Fax: 803-734-4323
e-mail:
info@scattorneygeneral.com
www.scattorneygeneral.org

State Ombudsman, Office of
Executive Policy and Program
1205 Pendleton St., Rm. 308
Columbia, SC 29201
803-734-5049
Toll free in SC: 1-866-300-9333

Fax: 803-734-0799
www.myscgov.com

South Dakota

State Offices

Consumer Affairs
Office of the Attorney General
State Capitol Bldg.
500 East Capitol
Pierre, SD 57501-5070
605-773-4400
Toll free in SD: 1-800-300-1986
TDD: 605-773-6585
Fax: 605-773-7163
e-mail:
consumerhelp@sate.sd.us
www.state.sd.us/atg

Tennessee

State Offices

Div. of Consumer Affairs
500 James Robertson Pkwy.,
5th Floor
Nashville, TN 37243-0600
615-741-4737
Toll free in TN: 1-800-342-8385
Fax: 615-532-4994
e-mail:
consumer.affairs@state.tn.us
www.state.tn.us/consumer

Consumer Advocate and
Protection Div.
Office of the Attorney General
PO Box 20207
Nashville, TN 37202-02071
615-741-1671
Fax: 615-532-2910
attorneygeneral.state.tn.us/c
pro/cpro

Texas

Regional Offices

Austin Regional Office
PO Box 12548
Austin, TX 78711-2548
512-463-2185
Toll free: 1-800-621-0508
Fax: 512-473-8301

Dallas Regional Office
Office of the Attorney General
1600 Pacific Ave., Ste. 1700
Dallas, TX 75201-3513
214-969-5310
Fax: 214-969-7615

El Paso Regional Office
Office of the Attorney General
401 East Franklin St., Ste. 530
El Paso, TX 79901
915-834-5800
Fax: 915-592-1546
e-mail: jad2@oag.state.tx.us

Houston Regional Office –
Consumer Protection
Office of the Attorney General
808 Travis, Ste. 300
Houston, TX 77002
713-223-5886
Fax: 713-223-5821

Lubbock Regional Office
Office of the Attorney General
916 Main St., Ste. 806
Lubbock, TX 79401-3410
806-747-5238
Fax: 806-747-6307

McAllen Regional Office
Office of the Attorney General
3201 N. McColl Road, Ste. B
McAllen, TX 78501-1685
956-682-4547
Fax: 956-682-1957

San Antonio Regional Office
Office of the Attorney General
115 East Travis St., Ste. 925
San Antonio, TX 78205-1605
210-224-1007
Fax: 210-225-1075

County Offices

Harris County Consumer
Fraud Div.
District Attorney's Office
1201 Franklin, Ste. 600
Houston, TX 77002-1923
713-755-5836
Fax: 713-755-5262

City Offices

Dept. of Environmental and
Health Services
City Hall – Rm. 7A-North
1500 Marilla
Dallas, TX 75201
214-670-5711

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Fax: 214-670-3863
e-mail:
kbradford@ci.dallas.tx.us

Utah

State Offices

Director
Div. of Consumer Protection
Dept. of Commerce
160 East 300 South
Box 146704

Salt Lake City, UT 84114-6704
801-530-6601

Fax: 801-530-6001
e-mail:
consumerprotection@utah.gov
www.consumerprotection.utah.gov

Vermont

State Offices

Consumer Assistance
Program, Office of the
Attorney General
104 Morrill Hall, UVM
Burlington, VT 05405
802-656-3183
Toll free in VT: 1-800-649-2424
TTY: 802-828-3665
Fax: 802-656-1423
e-mail: consumer@uvm.edu
www.atg.state.vt.us

Consumer Assurance Section
Food Safety and Consumer
Assurance Div.
Agency of Agriculture
116 State St.
Montpelier, VT 05620-2901
802-828-2436
Fax: 802-828-5983

Virgin Islands

Virgin Islands Offices

Dept. of Licensing and
Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
340-773-2226
Fax: 340-778-8250
www.dlca.gov.vi

State Offices

Dept. of Licensing and
Consumer Affairs
Property and Procurement Bldg.

No. 1 Sub Base, Rm. 205
St. Thomas, VI 00802
340-774-3130
Fax: 340-776-0675
www.dlca.gov.vi

Virginia

State Offices

Office of Consumer Affairs
Dept. of Agriculture and
Consumer Services
PO Box 1163

Richmond, VA 23218
804-786-2042
Toll free in VA: 1-800-552-9963
TDD toll free: 1-800-828-1120
Fax: 804-225-2666
www.vdacs.state.va.us

Antitrust and Consumer
Litigation Section
Office of the Attorney General
900 East Main St.
Richmond, VA 23219
804-786-2116
Toll free: 1-800-451-1525
Fax: 804-786-0122
e-mail: mail@oag.state.va.us
www.oag.state.va.us

County Offices
Consumer Affairs Office
#1 Court House Plaza, Ste. 302
2100 Clarendon Blvd.
Arlington, VA 22201
703-228-3260
Fax: 703-228-3295
e-mail: mgray@arlingtonva.us
www.arlingtonva.us

Fairfax County Dept. of Cable
Communications and
Consumer Protection
12000 Government Center
Parkway, Ste. 433
Fairfax, VA 22035
703-222-8435 (Complaints)
703-324-8484 (Consumer
Services)
Fax: 703-322-9542

City Offices

Consumer Affairs & Cable
Television Administrator
Consumer Affairs
City Hall
PO Box 178
Alexandria, VA 22313
703-838-4350
TDD: 703-838-5056
Fax: 703-838-6426
www.alexandria.va.gov

Office of the Commonwealth's
Attorney
Consumer Affairs Div.
2425 Nimmo Pkwy.
Virginia Beach, VA 23456-9060
757-426-5836
Fax: 757-427-8779
www.vbgov.com/dept/oca/ca.htm

Washington

State Offices

Office of the Attorney General
(see Regional Consumer
Resource Centers)
1125 Washington St. SE
Olympia, WA 98504-0100
Toll free: 1-800-551-4636
www.atg.wa.gov

Vancouver Consumer
Resource Center (Southwest
WA), Office of the Attorney
General
1220 Main St., Ste. 549
Vancouver, WA 98660
360-759-2150
Fax: 360-759-2159
www.atg.wa.gov/consumer

Regional Offices

Bellingham Consumer
Resource Center (Island, San
Juan, Skagit and Whatcom
Counties), Office of the
Attorney General
103 East Holly St., Ste. 308
Bellingham, WA 98225-4728
360-738-6185
Fax: 360-738-6190

STATE, COUNTY AND CITY CONSUMER PROTECTION OFFICES

Kennewick Consumer Resource Cntr. (Southeast WA), Office of the Attorney General
500 N. Morain St., Ste. 1250
Kennewick, WA 99336-2607
509-734-7140
Toll free: 1-800-551-4636
Fax: 509-734-7475
www.atg.wa.gov

Seattle Consumer Resource Center (King, Snohomish, Clallam and Jefferson Counties), Office of the Attorney General
900 Fourth Ave., Ste. 2000
Seattle, WA 98164-1012
206-464-6684
Toll free in WA: 1-800-551-4636
(Consumer Resource Centers)
TDD toll free in WA: 1-800-276-9883
Fax: 206-464-6451

Spokane Consumer Resource Center (Northeast WA)
Office of the Attorney General
1116 West Riverside Ave.
Spokane, WA 99201-1194
509-456-3123
Fax: 509-458-3548

Program Manager
Tacoma Consumer Resource Center (Pierce, Mason, Grays Harbor and Kitsap Counties)
Consumer Protection Div.
Office of the Attorney General
1019 Pacific Ave., 3rd Floor
Tacoma, WA 98402-4411
253-593-2904
Toll free in WA: 1-800-276-9883
Fax: 253-593-2449
e-mail: cynthial@atg.wa.gov
www.wa.gov/ago

West Virginia

State Offices

Consumer Protection Div.
Office of the Attorney General
812 Quarrier St., 6th Floor
PO Box 1789
Charleston, WV 25326-1789
304-558-8986
Toll free in WV: 1-800-368-8808
Fax: 304-558-0184
e-mail:
consumer@wvago.state.wv.us
www.wvs.state.wv.us/wvag

Wisconsin

State Offices

Dept. of Agriculture, Trade and Consumer Protection
2811 Agriculture Dr.
PO Box 8911
Madison, WI 53708-8911
608-224-4949
Toll free in WI: 1-800-422-7128
TDD: 608-224-5058
Fax: 608-224-4939
e-mail:
hotline@datcp.state.wi.us
www.datcp.state.wi.us

Regional Offices

Bureau of Consumer Protection, Dept. of Agriculture, Trade & Consumer Protection
200 N. Jefferson St., Ste. 146A
Green Bay, WI 54301
920-448-5110
Fax: 920-448-5118
e-mail: datcphotline@datcp.state.wi.us

Bureau of Consumer Protection, Dept. of Agriculture, Trade and Consumer Protection
10930 West Potter Rd., Ste. C
Milwaukee, WI 53226-3450
414-266-1231

County Offices

Racine County Sheriff's Dept.
717 Wisconsin Ave.
Racine, WI 53403
262-636-3126
Fax: 262-637-5279

Wyoming

State Offices

Assistant Attorney General
Consumer Protection Unit
Office of the Attorney General
123 State Capitol Bldg.
Cheyenne, WY 82002
307-777-7874
Toll free in WY: 1-800-438-5799
Fax: 307-777-7956
e-mail:
agwebmaster@state.wy.us
attorneygeneral.state.wy.us

STATE BANKING AUTHORITIES

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Selected Federal Agencies" on page 111. Also see "Banking" on page 13.

Alabama

Superintendent of Banks
Center for Commerce, Ste. 689
401 Adams Ave.
Montgomery, AL 36130-1201
334-242-3452
Fax: 334-242-3500
www.bank.state.al.us

Alaska

Div. of Banking and Securities
Dept. of Commerce, Community
and Economic Development
PO Box 11807
Juneau, AK 99811-0807
907-465-2521
TDD: 907-465-5437
Fax: 907-465-2549
e-mail: dbsc@dced.state.ak.us
www.dced.state.ak.us/bsc/bsc.htm

Arizona

Superintendent of Banks
State Banking Dept.
2910 North 44th St., Ste. 310
Phoenix, AZ 85018
602-255-4421
Toll free in AZ: 1-800-544-0708
Fax: 602-381-1225
www.azbanking.com

Arkansas

State Bank Dept.
400 Hardin Rd., Ste. 100
Little Rock, AR 72211
501-324-9019
Fax: 501-324-9028
e-mail:
asbd@banking.state.ar.us
www.accessarkansas.org/bank

California

Commissioner, State Dept. of
Financial Institutions
111 Pine St., Ste. 1100
San Francisco, CA 94111
415-263-8555

Toll free in CA: 1-800-622-0620
(for consumer complaints against
CA state-licensed banks)
Fax: 415-989-5310
e-mail: consumer@dfi.ca.gov
www.dfi.ca.gov

Colorado

Div. of Banking, Dept. of
Regulatory Agencies
1560 Broadway, Ste. 1175
Denver, CO 80202
303-894-7575
Fax: 303-894-7570
e-mail:
banking@dora.state.co.us
www.dora.state.co.us/banking

Connecticut

Banking Commissioner
Connecticut Dept. of Banking
260 Constitution Plaza
Hartford, CT 06103
860-240-8200
Toll free in CT: 1-800-831-7225
Fax: 860-240-8178
www.state.ct.us/dob

Delaware

State Bank Commissioner
Office of the State Bank
Commissioner
555 E. Lockerman St., Ste. 210
Dover, DE 19901
302-739-4235
Fax: 302-739-2356
e-mail: choffecker@state.de.us
www.state.de.us/bank

District of Columbia

Dept. of Insurance, Securities
and Banking
1400 L St., NW
Washington, DC 20005
202-727-1563
Fax: 202-727-1290
www.dbfi.dc.gov

Florida

Dept. of Financial Services
200 East Gaines St.
Tallahassee, FL 323990300
850-413-3100
Toll free in FL: 1-800-342-2762
TDD: 850-410-9700
Fax: 850-488-2349
www.fldfs.com

Georgia

Legal & Consumer Affairs
Dept., Dept. of Banking and
Finance
2990 Brandywine Rd., Ste. 200
Atlanta, GA 30341-5565
770-986-1653
Toll free in GA: 1-888-986-1633
Fax: 770-986-1654
www.gadbf.org

Hawaii

Commissioner, Financial
Institutions, Dept. of Commerce
and Consumer Affairs
1010 Richards St., Room 602A
Honolulu, HI 96805
808-586-2820
Toll free in Kauai: 1-800-274-3141
Toll free in Maui: 1-800-984-2400
Toll free in Hawaii: 1-800-974-4000
TDD/TTY: 808-586-2820
Fax: 808-586-2818
e-mail: dfu@dcca.gawauu.giv
www.hawaii.gov/dcca/dci

Idaho

Director, Dept. of Finance
PO Box 83720
Boise, ID 83720-0031
208-332-8000
Toll free in ID: 1-888-346-3378
Fax: 208-332-8098
e-mail: finance@fin.state.id.us
finance.state.id.us/home.asp

STATE BANKING AUTHORITIES

Illinois

Commissioner, Div. of Banks
and Real Estate
310 S. Michigan Ave., Ste. 2130
Chicago, IL 60604
312-793-3000
Toll free: 1-877-793-3470
TDD: 312-793-0291
Fax: 312-793-7097
www.obre.state.il.us

Indiana

Dept. of Financial Institutions
30 S. Meridian Street, Ste. 300
Indianapolis, IN 46204
317-232-3955
Toll free in IN: 1-800-382-4880
Fax: 317-232-7655
www.in.gov/dfi

Iowa

Superintendent of Banking
Div. of Banking
200 East Grand, Ste. 300
Des Moines, IA 50309-1827
515-281-4014
Toll free: 1-800-972-2018
Fax: 515-281-4862
e-mail: idob@max.state.ia.us
www.idob.state.ia.us

Kansas

Commissioner, Office of the
State Bank Commissioner
700 Jackson St., Ste. 300
Topeka, KS 66603-3714
785-296-2266
Toll free: 1-877-387-8523
(Consumer Helpline)
Fax: 785-296-0168
www.osbckansas.org

Kentucky

Dept. of Financial Institutions
1025 Capitol Cntr. Dr., Ste. 200
Frankfort, KY 40601
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana

Commissioner, Office of
Financial Institutions
PO Box 94095

Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4524
e-mail: la_ofi@mail.premier.net
www.ofi.state.la.us

Maine

Superintendent of Banking
Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036
207-624-8570
Toll free: 1-800-965-5235
TDD: 207-624-8563
Fax: 207-624-8590
www.mainebankingreg.org

Maryland

Commissioner of Financial
Regulation
500 North Calvert St., Ste. 402
Baltimore, MD 21202
410-230-6100
Toll free in MD: 1-888-784-0136
TTY: 410-767-2117
Fax: 410-333-0475
e-mail: fin_reg@dlr.state.md.us
www.dlr.state.md.us/finance

Massachusetts

Commissioner, Div. of Banks
One South Station
Boston, MA 02110
617-956-1500
Toll free in MA: 1-800-495-2265
TDD: 617-956-1577
Fax: 617-956-1597
www.mass.gov/dob

Michigan

Office of Financial and
Insurance Services
611 W. Ottawa St., 3rd Floor
PO Box 30220
Lansing, MI 48933-0220
517-373-3460
Toll free: 1-877-999-6442
Fax: 517-335-4978
www.michigan.gov/ofis

Minnesota

Financial Examinations Div.
Dept. of Commerce
85 Seventh Place East, Ste. 500
St. Paul, MN 55101

651-296-2715
Fax: 651-296-8591
e-mail:
kevin.murphy@state.mn.us
www.commerce.state.mn.us

Mississippi

Dept. of Banking and
Consumer Finance
PO Box 23729
Jackson, MS 39205-3729
601-359-1031
Toll free in MS: 1-800-844-2499
Fax: 601-359-3557
e-mail: bass@dbcf.state.ms.us
www.dbcf.state.ms.us

Missouri

Dept. of Finance
PO Box 716
Jefferson City, MO 65102
573-751-3242
Fax: 573-751-9192
e-mail: finance@ded.mo.gov
www.missouri-finance.org

Montana

Div. of Banking & Financial
Institutions
301 South Park, Ste. 316
PO Box 200546
Helena, MT 59620-0546
406-841-2920
Fax: 406-841-2930
www.discoveringmontana.com
/doa/banking

Nebraska

Director
Dept. of Banking & Finance
1230 O St., Ste. 400
PO Box 95006
Lincoln, NE 68509-5006
402-471-2171
Fax: 402-471-3062
www.ndbf.org

Nevada

Financial Institutions Div.
Dept. of Business & Industry
2501 E. Sahara Ave, #300
Las Vegas, NV 89704
702-486-4120
Fax: 702-486-4563
e-mail: ctidd@fid.state.nv.us
www.fid.state.nv.us

STATE BANKING AUTHORITIES

New Hampshire

State Banking Dept.
64B Old Suncook Rd.
Concord, NH 03301
603-271-3561
TTY toll free: 1-800-735-2964
Fax: 603-271-1090
www.state.nh.us/banking

New Jersey

Commissioner, Dept. of
Banking and Insurance
20 West State St.
PO Box 325
Trenton, NJ 08625
609-292-3420 (Banking)
Fax: 609-292-5571
www.njdoib.org

New Mexico

Financial Institutions Div.
Regulation and Licensing Dept.
2550 Cerrillos Rd., 3rd Floor
Santa Fe, NM 87501
505-426-4885
Fax: 505-476-4670
e-mail: rldfid@state.nm.us
www.rld.state.nm.us/FID/

New York

Superintendent of Banking
Banking Dept.
One State Street
New York, NY 10004
212-709-5470
Toll free in NY: 1-877-BANK-NYS
(consumer services hotline)
Fax: 212-709-3582
www.banking.state.ny.us

North Carolina

NC Commissioner of Banks
4309 Mail Service Center
Raleigh, NC 27699-4309
919-733-3016
Fax: 919-733-6918
www.banking.state.nc.us

North Dakota

Commissioner
Dept. of Financial Institutions
2000 Schafer St., Ste. G
Bismarck, ND 58501-1204
701-328-9933

TDD toll free in ND: 1-800-366-6888
Fax: 701-328-9955
e-mail: dfi@state.nd.us
www.discovernd.com/dfi

Ohio

Div. of Financial Institutions
Dept. of Commerce
77 South High St., 21st Floor
Columbus, OH 43215-6120
614-728-8400
614-466-2932
Fax: 614-644-1631
www.com.state.oh.us/ODOC/dfi

Oklahoma

State Banking Dept.
4545 N. Lincoln Blvd., Ste. 164
Oklahoma City, OK 73105
405-521-2782
Fax: 405-522-2993
www.osbd.state.ok.us

Oregon

Dept. of Consumer & Business
Services, Div. of Finance and
Corporate Securities
350 Winter St., NE, Room 410
Salem, OR 97310
503-378-4140
Toll free: 1-866- 814-9710 (Fraud
and complaint investigation)
TTY: 503-378-4100
Fax: 503-947-7862
e-mail: dcbs.dfcsmail@state.or.us
www.oregondfcs.org

Pennsylvania

Secretary, Dept. of Banking
333 Market St., 16th Floor
Harrisburg, PA 17101-2290
717-787-6991
Toll free in PA: 1-800-PA-BANKS
TDD toll free: 1-800-679-5070
Fax: 717-787-8773
www.banking.state.pa.us

Puerto Rico

Dept. of Financial Institutions
Fernandez Juncos Station
PO Box 11855
San Juan, PR 009103855
787-723-3131
Fax: 787-723-4042
www.cif.gov.pr

Rhode Island

Div. of Banking
Dept. of Business Regulation
233 Richmond St., Ste. 231
Providence, RI 029034231
401-222-2405
TDD/TTY: 401-222-2999
Fax: 401-222-5628
e-mail:
BankInquiry@dbi.state.ri.us
<http://www.dbr.state.ri.us>

South Carolina

Commissioner of Banking
State Board of Financial
Institutions
1015 Sumter St., Room 309
Columbia, SC 29201
803-734-2001
Fax: 803-734-2013

South Dakota

Director, Div. of Banking
217 1/2 W. Missouri Ave.
Pierre, SD 57501-4590
605-773-3421
Fax: 605-773-5367
www.state.sd.us/banking

Tennessee

Commissioner
Dept. of Financial Institutions
The Nashville City Center
511 Union Street, 4th Floor
Nashville, TN 37219
615-253-2023
Toll Free: 1-800-778-4215
TDD/TTY: 615-253-7794
e-mail: TDFI.ConsumerResources@state.tn.us
www.state.tn.us/financialinst

Texas

Dept. of Banking
2601 North Lamar
Austin, TX 78705
512-475-1300
Toll free in TX: 1-877-276-5554
Fax: 512-475-1313
www.banking.state.tx.us

Utah

Dept. of Financial Institutions
PO Box 146800
Salt Lake City, UT 84114-6800

STATE BANKING AUTHORITIES

801-538-8830
Fax: 801-538-8894
www.dfi.utah.gov

Vermont

Dept. of Banking, Insurance,
Securities and Health Care
Administration
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-4872
802-828-3307 (Banking)
Toll free: 1-800-964-1764 (All
insurance except health)
Toll free: 1-800-631-7788
(Health Care)
Fax: 802-828-3306
e-mail: [rmcNaughton@](mailto:rmcNaughton@bishca.state.vt.us)
bishca.state.vt.us
www.bishca.state.vt.us

Virgin Islands

Chairman of Banking Board
Kongen's Gade #18
Charlotte Amalie
St. Thomas, VI 00802
340-774-2991
Fax: 340-774-6953

Virginia

Commissioner
Bureau of Financial
Institutions
1300 East Main St., Ste. 800
PO Box 640
Richmond, VA 23218-0640
804-371-9657
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
Fax: 804-371-9416
www.state.va.us/scc

Washington

Director
Dept. of Financial Institutions
PO Box 41200
Olympia, WA 98504-1200
360-902-8700
Toll free: 1-877-RING-DFI
Fax: 360-586-5068
www.dfi.wa.gov

West Virginia

Commissoner, Div. of Banking
State Capitol Complex –
Bldg. 3, Rm. 311
1900 Kanawha Blvd. East
Charleston, WV 25305-0240
304-558-2294
Toll free in WV: 1-800-642-9056
Fax: 304-558-0442
www.wvdob.org

Wisconsin

Dept. of Financial Institutions
345 W. Washington Ave., 3rd Fl.
Madison, WI 53708
608-264-7969
Toll free in WI: 1-800-452-3328
Fax: 608-264-7968
www.wdfi.org

Wyoming

Commissioner, Div. of Banking
Herschler Bldg.
3rd Floor, East
Cheyenne, WY 82002
307-777-7797
Fax: 307-777-3555
e-mail: [maitchison@](mailto:maitchison@wyaudit.state.wy.us)
wyaudit.state.wy.us
audit.state.wy.us/banking

STATE INSURANCE REGULATORS

Each state has its own laws and regulations for each type of insurance. The officials listed below enforce these laws. Many of these offices can also provide you with information to help you make informed insurance buying decisions. See the "Insurance" section in Part I of this Handbook for advice.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Dept. of Insurance
201 Monroe St., Ste. 1700
PO Box 303351
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
e-mail:
insdept@insurance.state.al.us
www.aldoi.org

Alaska

Div. of Insurance, Dept. of
Commerce, Community and
Economic Development
Robert B. Atwood Building
550 W. 7th Avenue, Ste. 1560
Anchorage, AK 99501-3567
907-269-7900
TDD: 907-465-5437
Fax: 907-269-7910
e-mail: insurance@
commerce.state.ak.us
www.dced.state.ak.us/insurance

Div. of Insurance, Dept. of
Commerce, Community and
Economic Development
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TDD/TTY: 907-465-5437
Fax: 907-465-3422
e-mail: insurance@
commerce.state.ak.us
www.commerce.state.ak.us/insurance

Arizona

Director, Dept. of Insurance
2910 North 44th St., Ste. 210
Phoenix, AZ 85018-7256
602-912-8444
Toll free in AZ: 1-800-325-2548
Fax: 602-954-7008 (Complaints)
e-mail: consumers@id.state.az.us
www.id.state.az.us

Arkansas

Dept. of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904
501-371-2600
501-371-2640 (Consumer
Services)
Toll free in AR: 1-800-282-9134
Toll free: 1-800-852-5494
Fax: 501-371-2618
e-mail: insurance.consumers
@arkansas.gov
www.arkansas.gov/insurance

California

Insurance Commissioner
Dept. of Insurance
300 Capitol Mall, Ste. 1500
Sacramento, CA 95814
916-492-3500
415-538-4010 (San Francisco)
213-897-6464 (Los Angeles)
Toll free in CA: 1-800-927-4357
Fax: 916-445-5280
www.insurance.ca.gov

Colorado

Div. of Insurance
1560 Broadway, Ste. 850
Denver, CO 80202
303-894-7490 or 7499
Toll free in CO: 1-800-930-3745
TDD/TTY: 303-894-7880
Fax: 303-894-7455
www.dora.state.co.us/Insurance

Connecticut

Dept. of Insurance
Consumer Affairs Dept.
PO Box 816
Hartford, CT 06142-0816
860-297-3900
Toll free: 1-800-203-3447
Fax: 203-297-3872
www.state.ct.us/cid

Delaware

Commissioner
Dept. of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
302-739-4251
Toll free in DE: 1-800-282-8611
Fax: 302-739-6278
e-mail:
consumer@deins.state.de.us
www.state.de.us/inscom

District of Columbia

Dept. of Insurance, Securities
and Banking
810 First St., NE, Ste. 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
e-mail: info.disb@dcgov.org
disb.dc.gov

Florida

Office of Insurance Regulation
Dept. of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0300
(850) 413-3100
Toll free in FL: 1-800-342-2762
TDD: 850-410-9700
Fax: 850-488-2349
www.fldfs.com

Georgia

Commissioner
Insurance and Fire Safety
2 Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-2070
Toll free in GA: 1-800-656-2298
TDD/TTY: 404-656-4031
Fax: 404-657-8542
www.inscomm.state.ga.us

Hawaii

Insurance Div., Dept. of
Commerce and Consumer
Affairs

STATE INSURANCE REGULATORS

PO Box 3614

Honolulu, HI 96811-3614

808-586-2790 or 2799

Fax: 808-586-2806

e-mail:

insurance@dcca.hawaii.gov

www.hawaii.gov/dcca/ins

Idaho

Director, Dept. of Insurance

700 West State St.

PO Box 83720

Boise, ID 83720-0043

208-334-4250

Toll free in ID: 1-800-721-3272

Fax: 208-334-4398

www.doi.state.id.us

Illinois

Div. of Insurance, Dept. of

Financial and Professional

Regulation

100 W. Randolph St., Ste. 5-570

Chicago, IL 60601-3395

312-814-2420

TDD: 312-814-2603

Fax: 312-14-5435

e-mail: Director@ins.state.il.us

www.state.il.us/ins

Director, Div. of Insurance

Dept. of Financial and

Professional Regulation

320 West Washington St.

Springfield, IL 62767

217-782-4515

Toll free: 1-877-527-9431

(Office of Consumer Health
Insurance)

TDD: 217-524-4872

Fax: 217-782-5020

e-mail: director@ins.state.il.us

www.idfpr.com

Indiana

Dept. of Insurance

311 W. Washington St., Ste. 300

Indianapolis, IN 46204-2787

317-232-2385

Toll free in IN: 1-800-622-4461

Toll free: 1-800-452-4800 (In-
state Senior Health Insurance
Information)

Fax: 317-232-5251

www.state.in.us/idoi/

Iowa

Commissioner

Div. of Insurance

330 Maple St.

Des Moines, IA 50319

515-281-5705

Fax: 515-281-3059

www.iid.state.ia.us

Kansas

Commissioner

Insurance Div.

420 SW 9th St.

Topeka, KS 66612-1678

785-296-7801

Toll free in KS: 1-800-432-2484

TTY toll free 1-877-235-3151

Fax: 785-296-2283

e-mail: commissioner4r@

ksinsurance.org

www.ksinsurance.org

Kentucky

Office of Insurance

215 West Main St.

Frankfort, KY 40601

502-564-3630

Toll free: 1-800-595-6053

Fax: 502-564-1650

doi.ppr.ky.gov

Louisiana

Commissioner

Dept. of Insurance

1702 N. Third St.

Baton Rouge, LA 70802

225-342-0895

225-342-5900

Toll free: 1-800-259-5300

Toll free: 1-800-259-5301

Fax: 254-342-3078

www.ldi.state.la.us

Maine

Superintendent

Bureau of Insurance

34 State House Station

Augusta, ME 04333

207-624-8475

Toll free in ME: 1-800-300-5000

TDD: 207-624-8563

Fax: 207-624-8599

www.maineinsurancereg.org

Maryland

Insurance Administration

525 St. Paul Place

Baltimore, MD 21202-2272

410-468-2000

Toll free: 1-800-492-6116

TTY toll free: 1-800-735-2258

Fax: 410-468-2020

www.mdinsurance.state.md.us

Massachusetts

Div. of Insurance

Consumer Service Section

One South Station, 5th Fl.

Boston, MA 02110

617-521-7777

TDD: 617-521-7490

Fax: 617-521-7575

www.state.ma.us/doi

Michigan

Office of Financial and

Insurance Services

611 West Ottawa St., 3rd Floor

PO Box 30220

Lansing, MI 48933

517-373-0220

Toll free: 1-877-999-6442

Fax: 517-335-4978

www.michigan.gov/ofis

Minnesota

Dept. of Commerce

Market Assurance Div.

85 7th Place East

St. Paul, MN 55101

651-296-2488

Toll free in MN: 1-800-657-3602

Fax: 651-296-4328

e-mail: insurance.commerce
@state.mn.us

www.commerce.state.mn.us

Mississippi

Dept. of Insurance

PO Box 79

Jackson, MS 39205

601-359-3569

Toll free in MS: 1-800-562-2957

Fax: 601-359-1077

e-mail:

consumer@mid.state.ms.us

www.doi.state.ms.us

STATE INSURANCE REGULATORS

Missouri

Missouri Dept. of Insurance
PO Box 690
301 West High St., Room 530
Jefferson City, MO 65102-0690
573-751-4126
Toll free in MO: 1-800-726-7390
TDD/TTY: 573-526-4536
Fax: 573-751-1165
www.insurance.state.mo.us

Montana

Commissioner
Dept. of Insurance
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.state.mt.us/sao

Nebraska

Dept. of Insurance
Terminal Building
941 O St., Ste. 400
Lincoln, NE 68508-3639
402-471-2201
Toll free in NE: 1-877-564-7323
TDD toll free: 1-800-833-7351
Fax: 402-471-6559
www.nol.org/home/NDOI

Nevada

Div. of Insurance
Dept. of Business & Industry
788 Fairview Drive, Ste. 300
Carson City, NV 89701
775-687-7650
Fax: 775-687-3937
e-mail:
insinfo@doi.state.nv.us
www.doi.state.nv.us/

Div. of Insurance
Dept. of Business & Industry
2501 East Sahara Ave, Ste. 302
Las Vegas, NV 89104
(702) 486-4009
Fax: 702-486-4007
www.doi.state.nv.us

New Hampshire

Commissioner
Dept. of Insurance

21 South Fruit St., Ste. 14
Concord, NH 03301-2430
603-271-2261
Toll free in NH: 1-800-852-3416
TTY toll free in NH: 1-800-735-2964
Fax: 603-271-0248
e-mail:
requests@ins.state.nh.us
www.nh.gov/insurance

New Jersey

Dept. of Banking and Insurance
20 West State St.
PO Box 325
Trenton, NJ 08625
609-633-7667
Fax: 609-292-5571
www.njdobi.org

New Mexico

Superintendent
Dept. of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free in NM: 1-800-947-4722
Fax: 505-827-4734
www.nmprc.state.nm.us

New York

Consumer Services Bureau
Insurance Dept.
One Commerce Plaza
Albany, NY 12257
518-474-6600
Toll free: 1-800-342-3736
Fax: 518-474-6630
www.ins.state.ny.us

Consumer Services Bureau
Insurance Dept.
65 Court St. #7
Buffalo, NY 14202
716-847-7618
Toll free in NY: 1-800-342-3736
Fax: 716-847-7925
www.ins.state.ny.us

North Carolina

Commissioner
Dept. of Insurance
Dobbs Bldg., 430 N. Salisbury St.
1201 Mail Service Center
Raleigh, NC 27699-1201
919-733-7349

Toll free: 1-800-546-5664
Toll free: 1-800-662-7777
Fax: 919-733-0085
e-mail: consumer@ncdoi.net
www.ncdoi.com

North Dakota

Commissioner
Insurance Dept.
600 E. Boulevard Ave., 5th Fl.
Bismarck, ND 58505
701-328-2440
Toll free in ND: 1-800-247-0560
TTY toll free: 1-800-366-6888
Fax: 701-328-4880
e-mail: insurance@state.nd.us
www.state.nd.us/ndins

Ohio

Consumer Advocate/Assistant
Dir., Office of Consumer
Services, Dept. of Insurance
2100 Stella Court
Columbus, OH 43215-1067
614-644-3378
Toll free: 1-800-686-1526
(Consumer Hotline)
Toll free: 1-800-686-1527
(Fraud Hotline)
Toll free: 1-800-686-1578
(Senior Hotline)
TDD/TTY: 614-644-3745
Fax: 614-387-1302
e-mail:
nancy.colley@ins.state.oh.us
www.ohioinsurance.gov

Oklahoma

Insurance Dept.
2401 N. W. 23rd St., Ste. 28
PO Box 53408
Oklahoma City, OK 73152-3408
405-521-2828
Toll free in OK: 1-800-522-0071
Fax: 405-521-6635
e-mail: okinsdpt@telepath.com
www.oid.state.ok.us

Oregon

Insurance Div.
350 Winter St., NE, Rm. 440-2
PO Box 14480
Salem, OR 97310-3883
503-947-7984
Toll free in OR: 1-888-877-4894

STATE INSURANCE REGULATORS

Fax: 503-378-4351
e-mail: dcbs.insmail@state.or.us
insurance.oregon.gov

Pennsylvania

Bureau of Consumer Service
Insurance Dept.
1321 Strawberry Sq., 13th Fl.
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
Fax: 717-787-8585
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner of
Insurance
Call Box 8330
Fernandez Juncos Station
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Fax: 787-722-4402
www.ocs.gobierno.pr

Rhode Island

Superintendent, Insurance Div.
Dept. of Business Regulation
233 Richmond St., Ste. 233
Providence, RI 02903-4233
401-222-2223
TDD: 401-222-2999
Fax: 401-222-5475
www.dbr.state.ri.us

South Carolina

Consumer Services
Dept. of Insurance
300 Arbor Lake Drive, Ste. 1200
PO Box 100105
Columbia, SC 29202
803-737-6180
Toll free in SC: 1-800-768-3467
Fax: 803-737-6231
e-mail: CnsmMail@doi.state.sc.us
www.doi.state.sc.us

South Dakota

Div. of Insurance. Dept. of
Revenue and Regulation
445 East Capital
Pierre, SD 57501
605-773-3563
Fax: 605-773-5369
www.state.sd.us/drr

Tennessee

Commissioner, Dept. of
Commerce and Insurance
500 James Robertson Pkwy., 5th Fl.
Nashville, TN 37243-0565
615-741-2241
Toll free in TN: 1-800-342-4029
Fax: 615-532-6934
www.state.tn.us/commerce

Texas

Dept. of Insurance
333 Guadalupe St.
PO Box 149104
Austin, TX 78614-9104
512-463-6169
Toll free in TX: 1-800-252-3439
Fax: 512-475-2005
e-mail: rbordelon@opic.state.tx.us
www.tdi.state.tx.us

Utah

Dept. of Insurance
State Office Bldg., Room 3110
Salt Lake City, UT 84114-6901
801-538-3805
Toll free in UT: 1-800-439-3805
TDD: 801-538-3826
Fax: 801-538-3829
www.insurance.state.ut.us

Vermont

Commissioner, Dept. of
Banking, Insurance, Securities
and Health Care Admin.
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3302
Toll free in VT: 1-800-964-1784
Toll free in VT: 1-800-631-7788
(Health Insurance)
Fax: 802-828-3306
www.bishca.state.vt.us

Virgin Islands

Div. of Banking and Insurance
Kongen's Gade #18
St. Thomas, VI 00802
340-774-7166
Fax: 340-774-9458
e-mail: vidoi001@aol.com

Virginia

Bureau of Insurance State
Corp. Commission
PO Box 1157
1300 E. Main St. (23219) (Special

Delivery and Walk-ins)
Richmond, VA 23218
804-371-9967
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
e-mail: bureauofinsurance@
scc.state.va.us
www.state.va.us/scc

Washington

Office of the Commssioner of
Insurance
Insurance 5000 Building
PO Box 40255
Olympia, WA 98504-0255
360-725-7103
Toll free in WA: 1-800-562-6900
TDD: 360-586-0241
Fax: 360-586-3109
e-mail: mikek@olc-wa-gov
www.insurance.wa.gov

West Virginia

Commissioner, Dept. of Insurance
1124 Smith St. (25301)
PO Box 50540
Charleston, WV 25305-0540
304-558-3354
Toll free in WV: 1-888-TRY-WVIC
Fax: 304-558-0412
e-mail: wvins@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner of
Insurance
125 S. Webster St. (53702)
PO Box 7873
Madison, WI 53707-7873
608-266-0103
Toll free in WI: 1-800-236-8517
Fax: 608-266-9935
e-mail:
information@oci.state.wi.us
oci.wi.gov

Wyoming

Commissioner, Dept. of Insurance
Herschler Bldg., 122 W. 25th St.
3rd Floor East
Cheyenne, WY 82002-0440
307-777-7401
Toll free in WY: 1-800-438-5768
Fax: 307-777-5895
e-mail: wyinsdep@state.wy.us
insurance.state.wy.us

STATE SECURITIES ADMINISTRATORS

Each state has its own laws and regulations for securities brokers and securities-including stocks, mutual funds, commodities, real estate, etc. The officials and agencies listed below enforce these laws and regulations. Many of these offices can also provide information to help you make informed investment decisions.

If you have a question or complaint about an investment, call the company or bank involved. If you are not satisfied with the response you get, call your state securities agency. See the "Investment" section in Part I of this Handbook for additional advice and sources of assistance.

Alabama

Securities Commission
770 Washington Ave., Ste. 570
Montgomery, AL 36130-4700
334-242-2984
Toll free in AL: 1-800-222-1253
Fax: 334-242-0240
e-mail: asc@asc.alabama.gov
asc.state.al.us

Alaska

Div. of Banking and Securities
Dept. of Commerce
Community and Economic Dev.
PO Box 11807
Juneau, AK 99811-0807
907-465-2521
TDD: 907-465-5437
Fax: 907-465-2549
www.dced.state.ak.us/bsc/bsc.htm

Arizona

Securities Div.
AZ Coporation Commission
1300 West Washington, 3rd Fl
Phoenix, AZ 85007
602-542-4242
Fax: 602-594-7470
e-mail: accsec@ccsd.cc.state.az.us
www.ccsd.cc.state.az.us

Arkansas

Securities Div.
Heritage West Bldg., Ste. 300
201 East Markham,
Little Rock, AR 72201
501-324-9260
Toll free: 1-800-981-4429
Toll free in AR: 1-800-981-4429
Fax: 501-324-9268
e-mail: securities@mail.state.ar.us
www.arkansas.gov/arsec/

California

Dept. of Corporations
1515 K St., Ste. 200
Sacramento, CA 95814-4052
916-445-7205
www.corp.ca.gov

Colorado

Div. of Securities
Dept. of Regulatory Agencies
1580 Lincoln St., Ste. 420
Denver, CO 80203-1506
303-894-2320
TTY 1-800-659-2656
Fax: 303-861-2126
e-mail: securities@dora.state.co.us
www.dora.state.co.us/securities

Connecticut

Dept. of Banking
Government Relations and
Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103-1800
860-240-8299
Toll free: 1-800-831-7225
Fax: 860-240-8178
e-mail: banking.complaints@po.state.ct.us
www.state.ct.us/dob

Delaware

Commissioner, Div. of
Securities, Dept. of Justice
State Office Bldg.
820 North French St., 5th Floor
Wilmington, DE 19801
302-577-8424
Fax: 302-577-6987
www.state.de.us/securities

District of Columbia

Commissioner
Dept. of Insurance, Securities
and Banking
810 First St., NE, Ste. 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
e-mail: disb@dcgov.org
disb.dc.gov

Florida

Comptroller
Office of Financial Regulation
200 East Gaines St.
Tallahassee, FL 32399-0350
850-410-9805
Toll free in FL: 1-800-342-2762
Fax: 850-410-9748
e-mail: fldb@dfs.state.fl.us
www.fldfs.com

Georgia

Div. of Securities and
Business Regulation, Office
of the Secretary of State
802 West Tower
2 Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-3920
Toll free: 1-888-733-7427
Fax: 404-657-8410
e-mail: securities@sos.state.ga.us
www.sos.state.ga.us

Hawaii

Commissioner of Securities
Business Registration Div.
Dept. of Commerce and
Consumer Affairs
335 Merchant St., Rm. 204, 2nd Fl.
Honolulu, HI 96818

STATE SECURITIES ADMINISTRATORS

808-586-2744
Fax: 808-586-2733
e-mail: ryan.s.ushijima@
dcca.hawaii.gov
www.hawaii.gov

Idaho

Bureau Chief, Dept. of Finance
700 W. State St., 2nd Fl.
PO Box 83720 (83720-0031)
Boise, ID 83702
208-332-8000
Toll free in ID: 1-888-346-3378
Fax: 208-332-8097
finance.state.id.us/home.asp

Illinois

Securities Dept.
Secretary of State
300 W. Jefferson St, Ste. 300A
Springfield, IL 62702
217-782-2256
217-524-0652
Toll free in IL: 1-800-628-7937
www.sos.state.il.us

Indiana

Securities Div., Office of the
Secretary of State
302 W. Washington, Room E-111
Indianapolis, IN 46204
317-232-6681
Toll free in IN: 1-800-223-8791
Fax: 317-233-3675
www.state.in.us/sos

Iowa

Enforcement Section
Securities Bureau
340 Maple St.
Des Moines, IA 50319-0066
515-281-4441
Toll free: 1-800-351-4665
Fax: 515-281-3059
e-mail:
iowasec@iid.state.ia.us
www.iid.state.ia.us/div/secu-
rities/default.asp

Kansas

Office of the Securities
Commissioner
618 S. Kansas Ave., 2nd Floor
Topeka, KS 66603-3804
785-296-3307

Toll free in KS: 1-800-232-9580
Fax: 785-296-6872
e-mail:
ksecom@cjnetworks.com
www.ink.org/public/ksecom

Kentucky

Div. of Securities
Dept. of Financial Institutions
1025 Capitol Cntr. Dr., Ste., 200
Frankfort, KY 40601-3868
502-573-3390
Toll free: 1-800-223-2579
Fax: 502-573-8787
www.dfi.state.ky.us

Louisiana

Securities Div., Office of
Financial Institutions
8660 United Plaza Blvd., 2nd Fl.
PO Box 94095
Baton Rouge, LA 70804-9095
225-925-4660
Fax: 225-925-4548
www.ofi.state.la.us

Maine

Office of Securities
121 State House Station
Augusta, ME 04333-0018
207-624-8551
Toll free in ME: 1-800-624-8551
TDD/TTY: 207-624-8563
Fax: 207-624-8590
e-mail:
bonnie.e.russell.@state.me.us
www.maine securitiesreg.org

Maryland

Securities Div.
Office of the Attorney General
200 Saint Paul Place
Baltimore, MD 21202
410-576-6360
Toll free: 888-743-0023
TDD: 410-576-6372
e-mail:
securities@oag.state.md.us
www.oag.state.md.us/Securities

Massachusetts

Secretary of the
Commonwealth, Office of the
Secretary of State
One Ashburton Place, Rm. 1701

Boston, MA 02108
617-727-3548
Toll free in MA: 1-800-269-5428
TDD/TTY: 617-878-3889
Fax: 617-248-0177
e-mail:
securities@sec.state.ma.us
www.sec.state.ma.us/sct

Michigan

Office of Financial and
Insurance Services
611 W. Ottawa St., 3rd Floor
PO Box 30220
Lansing, MI 48909
517-373-0220
Toll Free: 1-877-999-6442
Fax: 517-335-4978
www.michigan.gov/ofis

Minnesota

Commissioner,
Dept. of Commerce
85 Seventh Place East, Ste. 500
St. Paul, MN 55101
651-296-4026
Toll free in MN: 1-800-657-3602
TDD: 651-296-2860
Fax: 651-296-4328
e-mail: securities.commerce
@state.mn.us
www.commerce.state.mn.us

Mississippi

Assistant Secretary of State
Business Regulation and
Enforcement
Secretary of State's Office
700 North St.
or PO Box 136 (39205-0136)
Jackson, MS 39202
601-359-1350
Toll free: 1-800-256-3494
Fax: 601-359-1499
e-mail: jnelson@sos.state.ms.us
www.sos.state.ms.us

Missouri

Commissioner of Securities
PO Box 1276
Jefferson City, MO 65102
573-751-4136
Toll free in MO: 1-800-721-7996
Fax: 573-526-3124
ago.missouri.gov/div.s/con
sumerprotection.htm

STATE SECURITIES ADMINISTRATORS

Montana

MS Secretary of State's Office,
Securities Div., State Auditor
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free in MT: 1-800-332-6148
Fax: 406-444-3497
www.sao.state.mt.us

Nebraska

Dept. of Banking & Finance
Bureau of Securities
PO Box 95006
The Atrium
1200 N St., Ste. 311
Lincoln, NE 68509-5006
402-471-3445
www.ndbf.org

Nevada

Securities Div., Office of the
Secretary of State
555 E. Washington Ave., Ste. 5200
Las Vegas, NV 89101
702-486-2440
Fax: 702-486-2452
e-mail: nvsec@sos.nv.gov
www.sos.state.nv.us

New Hampshire

Bureau of Securities
Regulation
Dept. of State
State House, Room 204
Concord, NH 03301-4989
603-271-1463
Fax: 603-271-7933
www.sos.nh.gov/securities

New Jersey

Bureau Chief
Bureau of Securities
Dept. of Law and Public
Safety
PO Box 47029 (07101)
153 Halsey St., 6th Floor
Newark, NJ 07102
973-504-3600
Fax: 973-504-3601
www.state.nj.us/lps/ca/home.htm

New Mexico

Director
Securities Div.
Regulation & Licensing Dept.
2550 Cerrillos Road
Santa Fe, NM 87505-
505-476-4580
Toll free in NM: 1-800-704-5533
Fax: 505-984-0617
www.rld.state.nm.us

New York

Bureau of Investor Protection
and Securities
Office of the Attorney General
120 Broadway
New York, NY 10271
212-416-8200
Fax: 212-416-8816
www.oag.state.ny.us

North Carolina

Secretary of State
Securities Div.
2 South Salisbury St.
Raleigh, NC 27601
919-733-3924
Toll free: 1-800-688-4507
(InvestorH hotline)
Fax: 919-821-0818
www.sosnc.com

North Dakota

Securities Dept.
State Capitol — 5th Floor
600 E. Boulevard Ave., Dept.
414
Bismarck, ND 58505-0510
701-328-2910
Toll free in ND: 1-800-297-5124
Fax: 701-328-2946
e-mail: ndsecurities@state.nd.us
www.ndsecurities.com

Ohio

Div. of Securities
77 South High St.
22nd Floor
Columbus, OH 43215
614-644-7381
Toll free: 1-800-788-1194
(investor protection hotline)
Fax: 614-466-3316
www.securities.state.oh.us

Oklahoma

Administrator
Dept. of Securities
First National Center
120 North Robinson, Ste. 860
Oklahoma City, OK 73102
405-280-7700
Fax: 405-280-7742
e-mail: general@securities.state.ok.us
www.securities.state.ok.us

Oregon

Dept. of Consumer &
Business Services
Div. of Finance and Corporate
Securities
350 Winter St., NE, Ste. 410
Salem, OR 97310
503-378-4140
Toll free: 1-866-814-9710
TTY: 503-378-4100
Fax: 503-947-7862
e-mail: dcbs.fcsmail@state.or.us
egov.oregon.gov/DCBS/

Pennsylvania

Securities Commission
ATTN: Office of Secretary
Eastgate Office Bldg., 2nd Fl.
1010 North 7th St.
Harrisburg, PA 17102-1410
717-787-8061
Toll free in PA: 1-800-600-0007
Fax: 717-783-5122
www.psc.state.pa.us

Puerto Rico

Asst Commissioner
Office of the Commissioner of
Financial Institutions
Fernandez Juncos Station
PO Box 11855
San Juan, PR 00910-3855
787-723-8403
Fax: 787-723-4225
e-mail: felipec@cif.gov.pr
www.cif.gov.pr

Rhode Island

Securities Div.
233 Richmond St., Ste. 232
Providence, RI 02903-4232
401-222-3048

STATE SECURITIES ADMINISTRATORS

TDD: 401-222-2999
 Fax: 401-222-5629
 e-mail:
mpicciri@dbr.state.ri.us
www.dbr.state.ri.us

South Carolina

Securities Div.
 Office of the Attorney General
 P. O. Box 11549
Columbia, SC 29211-1549
 803-734-9916
www.scsecurities.org

South Dakota

Div. of Securities
 445 East Capitol Ave.
Pierre, SD 57501-3185
 605-773-4823
 Fax: 605-773-5953
www.state.sd.us/dcr/securities

Tennessee

Assistant Commissioner
 Securities Div.
 Dept. of Commerce and Insurance
 Davy Crockett Tower, Ste. 680
 500 James Robertson Pkwy.
Nashville, TN 37243
 615-741-2947
 615-741-5900
 Toll free in TN: 1-800-863-9117
www.state.tn.us/commerce/

Texas

Securities Commissioner
 State Securities Board
 PO Box 13167
Austin, TX 78711-3167
 512-305-8300
 Fax: 512-305-8310
www.ssb.state.tx.us

Utah

Div. of Securities
 Dept. of Commerce
 160 East 300 South,
 2nd Floor (84111)
 PO Box 146760
Salt Lake City, UT 84114-6760
 801-530-6600
 Toll free in UT: 1-800-721-7233

Fax: 801-530-6980
www.commerce.state.ut.us

Vermont

Dept. of Banking, Insurance,
 Securities, & Health Care
 Administration
 89 Main St., Drawer 20
Montpelier, VT 05620-3101
 802-828-3420
 Fax: 802-828-2896
www.bishca.state.vt.us

Virginia

Div. of Securities and Retail
 Franchising, State
 Corporation Commission
 PO Box 1197
Richmond, VA 23218
 804-371-9051
 Toll free in VA: 1-800-552-7945
 TDD: 804-371-9203
 Fax: 804-371-9911
www.state.va.us/scc/div./srf

Washington

Securities Div.
 Dept. of Financial Institutions
 PO Box 9033
Olympia, WA 98507-9033
 360-902-8760
 TDD: 360-664-8126
 Fax: 360-586-5068
www.dfi.wa.gov

West Virginia

Deputy Commissioner of
 Securities
 Securities Commission
 State Auditor's Office
 102 Dee Dr.
Charleston, WV 25311
 304-558-2257
 Toll free: 1-888-368-9507
 Fax: 304-558-4211
 e-mail: securities@wvauditor.com
www.wvauditor.com

Wisconsin

Div. of Securities
 Dept. of Financial Institutions
 PO Box 1768
Madison, WI 53701-1768
 608-266-1064

Toll free in WI: 1-800-47-CHECK
 TTY: 608-266-8818
 Fax: 608-264-7979
www.wdfi.org

Wyoming

Securities Div.
 Office of the Secretary of
 State
 State Capitol Bldg., Room 109
 200 West 24th St.
Cheyenne, WY 82002-0020
 307-777-7370
 TDD: 307-777-5351
 Fax: 307-777-5339
 e-mail:
securities@state.wy.us
soswy.state.wy.us

STATE UTILITIES COMMISSIONS

State utility commissions regulate services and rates for gas, electricity and telephones within your state. In some states, the utility commissions regulate other services such as water, transportation, and the moving of household goods. Rates for utilities and services provided between states are regulated by the Federal Government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

Public Service Commission
PO Box 304260
Montgomery, AL 36130
Toll free in AL: 1-800-392-8050
Fax: 334-242-0727
www.psc.state.al.us

Alaska

Regulatory Commission of AK
701 W 8th Ave., Ste. 300
Anchorage, AK 99501
907-276-6222
Toll free in AK: 1-800-390-2782
TDD: 907-276-4533
Fax: 907-276-0160
e-mail:
cp_rca@rca.state.ak.us
www.state.ak.us/rca

Arizona

Arizona Corporation
Commission
1200 West Washington St.
Phoenix, AZ 85007
602-542-3933
Toll free in AZ: 1-800-222-7000
TDD: 602-542-2105
Fax: 602-542-5560
e-mail:
mailmaster@cc.state.az.us
www.cc.state.az.us

Arkansas

Public Service Commission
PO Box 400
Little Rock, AR 72203-0400
501-682-2051
Toll free in AR: 1-800-482-1164
(Complaints)
TDD toll free: 800-682-2898
Fax: 501-682-5731
www.state.ar.us/psc

California

Public Utilities Commission
505 Van Ness Ave., Room 5218
San Francisco, CA 94102
415-703-2782
Toll free in CA: 1-800-649-7570
(Utility Complaints)
TDD: 415-703-2032
Fax: 415-703-1758
www.cpuc.ca.gov

Colorado

Chairman
Public Utilities Commission
1580 Logan St., Office Level 2
Denver, CO 80203
303-894-2070
Toll free in CO: 1-800-456-0855
TDD: 303-894-2512
Fax: 303-894-2065
e-mail:
PUCconsumer.Complaints@dora.state.co.us
www.dora.state.co.us/puc/

Connecticut

Department of Public Utility
Control
10 Franklin Square
New Britain, CT 06051
860-827-1553
Toll free in CT: 1-800-382-4586
TDD: 860-827-2837
Fax: 860-827-2613
www.state.ct.us/dpuc/

Delaware

Commissioner
Public Service Commission
Cannon Bldg., Ste. 100
861 Silver Lake Blvd.
Dover, DE 19904
302-739-4247
Toll free in DE: 1-800-282-8574
TDD: 302-739-4333
Fax: 302-739-4849
www.state.de.us/delpsc

District of Columbia

Public Service Commission
1333 H Street, NW
Ste. 200, West Tower;
Washington, DC 20005
202-626-5100 (Consumer
Services Division)
Fax: 202-393-1389
e-mail: support@dcpsc.org
www.dcpssc.org

Florida

Chairman
Florida Public Service
Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850
850-413-6330
Toll free in FL: 1-800-342-3552
TDD/TTY toll free: 1-800-955-8771
Fax (Toll free): 1-800-511-0809
e-mail:
contact@psc.state.fl.us
www.floridapsc.com

Georgia

Chairperson
Public Service Commission
244 Washington Street
Atlanta, GA 30334
404-656-4501
Toll free in GA: 1-800-282-5813
Fax: 404-656-2341
e-mail:
gapscc@psc.state.ga.us
www.psc.state.ga.us

Hawaii

Public Utilities Commission
465 South King St., Room 103
Honolulu, HI 96813
808-586-2020
Fax: 808-586-2066
e-mail:
Hawaii.PUC@hawaii.gov
www.hawaii.gov/budget/puc/

STATE UTILITIES COMMISSIONS

Idaho

President
Public Utilities Commission
PO Box 83720
Boise, ID 83720-0074
208-334-0300
Toll free in ID: 1-800-432-0369
Voice/TDD Toll free: 1-800-337-1363
TDD: 1-800-377-3529
Fax: 208-334-3762
www.puc.state.id.us

Illinois

Chairman
Commerce Commission
527 East Capitol Ave.
PO Box 19280
Springfield, IL 62794-9280
217-782-7295
Toll free in IL: 1-800-524-0795
TTY toll free: 1-800-858-9277
Fax: 217-524-6859
www.icc.state.il.us

Indiana

Utility Regulatory
Commission
Consumer Affairs Division
302 West Washington St.,
Ste. E-306
Indianapolis, IN 46204
317-232-2712
Toll free in IN: 1-800-851-4268
TDD: 317-232-8556
Fax: 317-233-2410
e-mail:
jjohnson@urc.state.in.us
www.IN.gov/iurc

Iowa

Utilities Board
350 Maple St.
Des Moines, IA 50319-0069
515-281-3839
Toll free in IA: 1-877-565-4450
Fax: 515-281-5329
e-mail:
iubcustomer@iub.state.ia.us
www.state.ia.us/iub

Kansas

Corporation Commission
1500 SW Arrowhead Rd.
Topeka, KS 66604-4027

785-271-3100
Toll free in KS: 1-800-662-0027
TDD toll free 1-800-766-3777
Fax: 785-271-3354
e-mail:
public.affairs@kcc.state.ks.us
www.kcc.state.ks.us

Kentucky

Public Service Commission
211 Sower Blvd.
PO Box 615
Frankfort, KY 40602
502-564-3940
Toll free in KY: 1-800-772-4636
(Complaints Only)
TDD/TTY toll free: 1-800-648-6056
Fax: 502-564-3460
www.psc.state.ky.us

Louisiana

Public Service Commission
PO Box 91154
Baton Rouge, LA 70821-9154
225-342-4404
Toll free in LA: 1-800-256-2397
Fax: 225-342-2831
www.lpsc.org

Maine

Chairman
Public Utilities Commission
242 State St.
Augusta, ME 04333-0018
207-287-3831
Toll free in ME: 1-800-452-4699
TTY toll free: 1-800-437-1220
Fax: 207-287-1039
e-mail: maine.puc@maine.gov
www.state.me.us/mpuc/

Maryland

Chairman
Public Service Commission
6 St. Paul St., 16th Floor
Baltimore, MD 21202-6806
410-767-8000
Toll free in MD: 1-800-492-0474
TDD toll free in MD: 1-800-735-2258
Fax: 410-333-6495
e-mail:
mpsc@psc.state.md.us
www.psc.state.md.us/psc/

Massachusetts

Chairman
Dept. of Telecommunications
and Energy
1 South Station, 12th Floor
Boston, MA 02110
617-305-3500
Toll free: 1-800-392-6066
TDD toll free: 1-800-323-6066
Fax: 617-478-2591
www.magnet.state.ma.us/dpu

Michigan

Public Service Commission
6545 Mercantile Way, Ste. 7
PO Box 30221
Lansing, MI 48909
517-241-6180
Toll free in MI: 1-800-292-9555
Fax: 517-241-6181
e-mail: mpsc_commissioners@michigan.gov
www.michigan.gov/mpsc

Minnesota

Chairman
Public Utilities Commission
121 7th Place East, Ste. 350
St. Paul, MN 55101-2147
651-296-0406
Toll free: 1-800-657-3782
TDD: 651-297-1200
Fax: 651-297-7073
e-mail:
consumer.puc@state.mn.us
www.puc.state.mn.us

Mississippi

Public Service Commission
Woolfolk Building
501 N West St.
Jackson, MS 39201
601-961-5440 (Southern District)
601-961-5430 (Central District)
601-961-5450 (Chairman &
Northern District)
Toll-free: 1-800-356-6429
(Southern District)
Toll-free: 1-800-356-6430
(Central District)
Toll free: 1-800-637-7722
(Chairman & Northern District)
Fax: 601-961-5464 (Chairman &
Northern District)
www.psc.state.ms.us

STATE UTILITIES COMMISSIONS

Missouri

Public Service Commission
PO Box 360
Jefferson City, MO 65102
573-751-3234
Toll free in MO: 1-800-392-4211
TDD toll free in MO: 711
Fax: 573-526-1500
www.psc.mo.gov

Montana

Chairman
Public Service Commission
1701 Prospect Ave.
PO Box 202601
Helena, MT 59620-2601
406-444-6199
Toll free in MT: 1-800-646-6150
TDD: 406-444-6199
Fax: 406-444-7618
www.psc.state.mt.us

Nebraska

Chairman
Public Service Commission
300 The Atrium, 1200 N St.
PO Box 94927 (68508-4927)
Lincoln, NE 68509
402-471-3101
Toll free in NB: 1-800-526-0017
TDD: 402-471-0213
Fax: 402-471-0254
e-mail:
celton@mail.state.ne.us
www.psc.state.ne.us

Nevada

Chairman
Public Utilities Commission
1150 East William St.
Carson City, NV 89701
775-687-6001
702-486-2600 (Las Vegas)
775-738-4914 (Elko)
Toll free in NV: 1-800-992-0900,
ext 87-6001
Fax: 775-687-6110
www.puc.state.nv.us

New Hampshire

Public Utilities Commission
21 South Fruit St, Ste. 10
Bldg. No. 1
Concord, NH 03301-2429
603-271-2431

TDD toll free in NH: 1-800-735-2964
Fax: 603-271-3878
e-mail: www.puc.nh.gov
www.puc.state.nh.us

New Jersey

President
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
Toll free in NJ: 1-800-624-0241
www.bpu.state.nj.us

New Mexico

Director
Public Regulation
Commission
Consumer Relations Division
PO Drawer 1269
Santa Fe, NM 87504-1269
505-827-6940
Toll free in NM: 1-800-663-9782
Toll free in NM: 1-800-947-4722
TDD: 505-827-6911
Fax: 505-827-6973
e-mail:
BarbaraA.Roel@state.nm.us
www.nmprc.state.nm.us

New York

Director
Public Service Commission
Office of Retail Market
Development
3 Empire State Plaza
Albany, NY 12223-1350
518-474-1540
Toll free in NY: 1-877-342-3377
(Complaints about gas, electric, and telephone)
Toll free: 1-888-ASK-PSCI
(275-7721) (PSC Competition
Information)
Toll free: 1-866-GRN-PWR
(476-7697) (Green Power
Information)
Fax: 518-474-1691
e-mail: ronald_cerniglia@
dps.state.ny.us
askpsc.com

North Carolina

NC Utilities Commission,
Public Staff
Consumer Services
4326 Mail Service Center
Raleigh, NC 27699-4326
919-733-9277
Fax: 919-733-4744
e-mail: consumer.services@
ncmail.net
www.ncuc.commerce.state.nc.
us

North Dakota

Public Service Commission
600 E. Boulevard Ave.,
Dept 408, 12th Floor
Bismarck, ND 58505-0480
701-328-2400
TDD toll free in ND: 1-800-
366-6888
Fax: 701-328-2410
e-mail:
ndpsc@psc.state.nd.us
www.psc.state.nd.us

Ohio

Public Utilities Commission
180 East Broad St.
Columbus, OH 43215-3793
614-466-3292
Toll free in OH: 1-800-686-7826
TDD toll free in OH: 1-800-
686-1570
Fax: 614-752-8351
www.puc.state.oh.us

Oklahoma

Corporation Commission
PO Box 52000
Oklahoma City, OK 73152-2000
405-521-2211
Toll free in OK: 1-800-522-8154
TDD: 405-521-3513
Fax: 405-521-2087
www.occeweb.com

Oregon

Public Utility Commission
Consumer Services Division
550 Capitol St., NE, Ste. 215
PO Box 2148
Salem, OR 97308-2148
503-378-6600

STATE UTILITIES COMMISSIONS

Toll free in OR: 1-800-522-2404
(Consumer Services Only)
Toll free in OR: 1-800-553-9600
Fax: 503-378-5743
e-mail:
puc.consumer@state.or.us
www.puc.state.or.us

Pennsylvania

Public Utility Commission
PO Box 3265
Harrisburg, PA 17105-3265
717-783-7349
Toll free in PA: 1-800-782-1110
Fax: 717-787-5813
puc.paonline.com

Puerto Rico

Chairman
Public Service Commission
PO Box 190870
San Juan, PR 00919-0817
787-756-1425
Fax: 787-758-3418

Rhode Island

Public Utilities Commission
89 Jefferson Boulevard
Warwick, RI 02888
401-941-4500
TDD: 401-277-3500
Fax: 401-941-4885
www.ripuc.org

South Carolina

Office of Regulatory Staff
Consumer Services Dept.
PO Box 11263
Columbia, SC 29211
803-737-5230
Toll free in SC: 1-800-922-1531
TDD toll free in SC: 1-800-735-2905
www.regulatorystaff.sc.gov

South Dakota

Public Utilities Commission
Consumer Affairs
500 East Capitol Ave.
Pierre, SD 57501-5070
605-773-3201
Toll free: 1-800-332-1782
(Consumer Affairs Only)
Fax: 605-773-3809
www.state.sd.us/puc/puc.htm

Tennessee

Chairman
Tennessee Regulatory
Authority
460 James Robertson Pkwy.
Nashville, TN 37243-0505
615-741-2904
Toll free: 1-800-342-8359
TDD/TTY toll free: 1-888-276-0677
Fax: 615-741-5015
www.state.tn.us/tra

Texas

Public Utility Commission
1701 North Congress Ave.
PO Box 13326
Austin, TX 78711-3326
512-936-7000
Toll free: 1-888-PUC-TIPS
(782-8477)
TDD/TTY: 512-9367136
Fax: 512-936-7003
e-mail:
customer@puc.state.tx.us
www.puc.state.tx.us

Utah

Chairman
Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
801-530-6716
Toll free in UT: 1-800-874-0904
TDD: 801-530-6716
Fax: 801-530-6796
e-mail: psccl@utah.gov
www.psc.state.ut.us

Vermont

Public Service Board
112 State St., Drawer 20
Montpelier, VT 05620-2701
802-828-2358
TDD toll free in VT: 1-800-253-0191
Fax: 802-828-3351
e-mail: clerk@psb.state.vt.us
www.state.vt.us/psb

Virginia

State Corporation
Commission
PO Box 1197
Richmond, VA 23218

804-371-9967
Toll free in VA: 1-800-552-7945
TDD: 804-371-9206
Fax: 804-371-9211
www.state.va.us/scc

Washington

Utilities and Transportation
Commission
1300 S. Evergreen Park Dr.,
SW
Olympia, WA 98504
360-664-1173
Toll free in WA: 1-800-562-6150
TTY: 360-586-8203
Fax: 360-586-1150
www.wutc.wa.gov

West Virginia

Public Service Commission
201 Brooks St.
Charleston, WV 25301
304-340-0300
Toll free in WV: 1-800-344-5113
Fax: 304-340-0325
www.psc.state.wv.us

Wisconsin

Consumer Affairs Program
Director
Public Service Commission
Consumer Affairs Unit
610 North Whitney Way (53705)
PO Box 7854
Madison, WI 53707-7854
608-266-2001
Toll free: 1-800-225-7729
TDD: 608-267-1479
Fax: 608-266-3957
e-mail:
jackie.reynolds@psc.state.wi.us
psc.wi.gov

Wyoming

Public Service Commission
2515 Warren Ave., Ste. 300
Cheyenne, WY 82002
307-777-7427
Toll free in WY: 1-888-570-9905
TTY: 307-777-7427
Fax: 307-777-5700
psc.state.wy.us

FEDERAL AGENCIES

Many Federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other information that may be help when making purchase decisions or dealing with consumer problems.

If you need help in deciding which federal agency to contact, check the index at the end of this book or call the Federal Citizen Information Center (FCIC) toll free, 1 (800) FED INFO.

The federal agencies listed below respond to consumer complaints and inquiries..

Architectural and Transportation Barriers Compliance Board (ACCESS Board)

1331 F St., NW, Ste. 1000
Washington, DC 20004-1111
202-272-0080
Toll free: 1-800-872-2253
TDD: 202-272-0082;
TDD/TTY toll free: 1-800-993-2822
Fax: 202-272-5447
e-mail: info@access-board.gov
www.access-board.gov

Centers for Disease Control and Prevention (CDC)

CDC National STD and AIDS Hotline
Centers for Disease Control and Prevention
CDC National STD Hotline: 1-800-227-8922
Toll free: 1-800-342-AIDS (2437) (24 hrs.)
TDD toll free: 1-800-243-7889 (for Deaf and
Hard of Hearing Callers)
www.cdcnpin.org

General Inquiries

Centers for Disease Control and Prevention
1600 Clifton Rd.
Atlanta, GA 30333
Toll free: 1-800-311-3435
www.cdc.gov
www.cdc.gov/spanish (Spanish)

Commission on Civil Rights

624 9th St., NW
Washington, DC 20425
202-376-8513 (Complaint Referral in DC)
202-376-8128 (Publications)
Toll free: 1-800-552-6843 (Complaint Referral)
TDD nationwide: 202-376-8116 (Complaint
Referral)

Commodity Futures Trading Commission (CFTC)

Office of Public Affairs
Office of External Affairs
Lafayette Center
1155 21st St., NW
Washington, DC 20581
202-418-5080
Fax: 202-418-5525
e-mail: oea@cftc.gov
www.cftc.gov
Also, see CFTC Consumer Alerts/Advisories
under "Customer Protection" on the
CFTC web homepage at www.cftc.gov.

★ Consumer Product Safety Commission (CPSC) ★

Washington, DC 20207
Toll free: 1-800-638-CPSC (2772) (Product
Safety Hotline)
TDD toll free: 1-800-638-8270
Fax: 301-504-0051 (On Demand)
e-mail: info@cpsc.gov
www.cpsc.gov
CPSC oversees the safety of over 15,000 kinds
of consumer products, including toys and nurs-
ery equipment, appliances, sports, yard and
playground equipment, furniture, clothing, com-
puters, and fireworks. It announces about 250
recalls a year of potentially unsafe products. To
get information on product recalls or report a
hazardous product or product-related injury,
call CPSC's hotline (Spanish-speaking staff
available), visit its website, or send an e-mail.
To order free publications, visit the website or
write to the address above, Attention:
Publications Request.



Provided financial support for the publication of the Consumer Action Handbook.

FEDERAL AGENCIES

★ Department of Agriculture (USDA) ★

Public Affairs

Animal and Plant Health Inspection Service
Department of Agriculture (USDA)
4700 River Rd., Unit 51
Riverdale, MD 20737
301-734-7799
Fax: 301-734-5221
www.aphis.usda.gov

Cooperative State Research, Education, and Extension Service

U. S. Department of Agriculture
1400 Independence Ave., SW
Washington, DC 20250-2215
202-720-4651
Fax: 202-690-0289
www.reeusda.gov
Or consult county government listings in your local telephone directory for the number of your local Cooperative.

Food, Nutrition and Consumer Services

Department of Agriculture (USDA)
3101 Park Center Dr., Room 1034
Alexandria, VA 22302-1594
703-305-7600
Fax: 703-305-3400
e-mail: info@cnpp.usda.gov
www.cnpp.usda.gov

Food, Nutrition and Consumer Services

Food and Nutrition Service
703-305-2281
Fax: 703-305-2313
e-mail: webmaster@fns.usda.gov
www.fns.usda.gov

Meat and Poultry Hotline

Department of Agriculture (USDA)
1400 Independence Ave., SW, Room 2925 South
Washington, DC 20250
301-504-6316
Toll free: 1-800-535-4555
TDD/TTY toll free: 1-800-256-7072
www.fsis.usda.gov

Office of Communications

Department of Agriculture (USDA)
1400 Independence Ave., SW, Room 506-A
Washington, DC 20250
202-720-2791

Department of Commerce (DOC)

Bureau of the Census

Department of Commerce
Customer Services
Washington, DC 20233
301-763-INFO (4636)
Fax: 301-457-4714
e-mail: webmaster@census.gov
www.census.gov

National Institute of Standards

Metric Program
Department of Commerce
100 Bureau Dr., Mail Stop 2000
Gaithersburg, MD 20899-2000
301-975-3690
Fax: 301-948-1416
e-mail: metric_prg.@nist.gov
www.nist.gov/metric
The metric program educates the public and offers free resources to facilitate greater awareness and understanding of the metric system of measurement.

Office of Weights and Measures

National Institute of Standards and Technology
Department of Commerce
Room 223, Bldg. 820
Gaithersburg, MD 20899
301-975-4004
Fax: 301-926-0647
e-mail: owm@nist.gov
www.nist.gov/owm
The Office of Weights and Measures of the National Institute of Standards and Technology promotes uniformity in U.S. weights and measures laws, regulations, and standards to achieve equity between buyers and sellers in the marketplace.

Seafood Inspection Program

National Oceanic and Atmospheric Administration
Department of Commerce
1315 East-West Hwy., F/SI, Rm. 10842
Silver Spring, MD 20910
301-713-2355
Toll free: 1-800-422-2750
Fax: 301-713-1081
seafood.nmfs.noaa.gov
The National Oceanic and Atmospheric Administration (NOAA) oversees fisheries



FEDERAL AGENCIES

(Dept. of Commerce con't.)

management in the U.S. and provides a voluntary inspection service to the industry. The NOAA Seafood Inspection Program offers a variety of professional inspection services, which assure compliance with all applicable food regulation. NOAA also provides product quality evaluation, grading, and certification services for vessels, retailers and processing plants.

United States Patent and Trademark Office

Department of Commerce
Patents: Commissioner for Patents (20231)
Trademarks: 2900 Crystal Dr. (22202)
Arlington, VA 22202
703-308-4357
Toll free: 1-800-786-9199
TDD/TTY: 703-305-7785
Fax: 703-308-5258
www.uspto.gov

★ Department of Defense (DOD) ★

National Committee for Employer Support of the Guard and Reserve

Department of Defense
1555 Wilson Blvd., Ste. 200
Arlington, VA 22209-2405
703-696-1400
Toll free outside DC: 1-800-336-4590
Fax: 703-696-1411
www.esgr.com
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers. See page 147 for Family and Community Service Centers.

Department of Education (ED)

400 Maryland Ave., SW
Washington, DC 20202
www.ed.gov

1-800-USA-LEARN

(1-800-872-5327)
TTY/TDD: 1-800-437-0833
Fax: 202-401-0689
e-mail: USA_LEARN@ed.gov
www.ed.gov/about/contacts/tollfree/index.html
#geninfo

Use this phone number and website to obtain information on the Department of Education's programs and major initiatives; publications, videos, and other materials; directory assistance; and referrals to specialists or other experts.

No Child Left Behind

Toll free: 1-888-814-NCLB
TTY: 1-800-437-0833
Fax: (202) 401-0689
e-mail: NoChildLeftBehind@ed.gov

National Library of Education

1-800-424-1616
TTY/TTD: 202-219-1699
e-mail: Library@inet.ed.gov
www.ed.gov/NLE
Use this phone number to obtain information about education statistics, research, and publications published by the Office of Educational Research and Improvement.

Educational Resources Information Center

Toll free: 1-800-LET-ERIC
Use this phone number to find out about the Educational Resources Information Center (ERIC) and the world's largest database of educational materials. Call to learn about new materials or receive referrals to other agencies.

EDInfo Electronic Newsletter

e-mail: peter_kickbush@ed.gov
www.ed.gov/MailingLists/EDInfo/ei-annou.html
Join the EDInfo mailing list by:

1. Addressing an email message to listproc@inet.ed.gov
2. Writing this (and nothing else) in the message: subscribe EDInfo yourfirstname yourlastname (for example "subscribe EDInfo John Doe"). If you have a signature block please turn it off.

National Clearinghouse for English Language Acquisition (NCELA)

Department of Education
The George Washington University
1118 22nd St., NW
Washington, DC 20037
202-467-0867
Toll free outside DC: 1-800-321-NCBE (6223)
Fax: (Toll free) 1-800-531-9347 or 202-467-4283
e-mail: askncela@ncela.gwu.edu
www.ncela.gwu.edu
NCBE is funded by the Office of Bilingual Education and Minority Languages Affairs



Provided financial support for the publication of the Consumer Action Handbook.

FEDERAL AGENCIES

(Dept. of Education con't.)

(OBEMLA) to collect, analyze, synthesize and disseminate information related to the education of bilingually and culturally diverse students in the U.S.

Office of Intergovernmental and Interagency Affairs

Department of Education
400 Maryland Ave., SW
Room 5E301
Washington, DC 20202
202-401-0404
Fax: 202-401-8607

Office of Public Affairs

Department of Education
400 Maryland Ave., SW
Room 7E231
Washington, DC 20202
202-401-1576
Fax: 202-401-3130

Office of Special Education and Rehabilitative Services (OSERS)

Department of Education
330 C St., SW, Room 3132
Washington, DC 20202-2524
202-245-7488
TDD: 202-205-4208
www.ed.gov/offices/OSERS

Publications Center (EDPUBS)

Department of Education
PO Box 1398
Jessup, MD 20794-1398
Toll free: 1-877-4ED-PUBS (1-877-433-7827)
TDD/TTY toll free: 1-877-576-7734
Fax: 301-470-1244
e-mail: edpubs@inet.ed.gov
www.ed.gov/pubs/edpubs.html
Ed Pubs is the Education Publications Center for the U.S. Department of Education. You can contact ED Pubs to find out what's available on topics of interest to you and to order free copies of publications, videotapes, CD-ROMS, posters, bookmarks, and other products. Many Department publications can be acquired instantly in electronic form via the Internet. You can order copies of publications using one of the ways listed above.

Federal Student Aid Information Center

Department of Education
Toll free: 1-800-4FED-AID (Info. on how to apply for federal student aid.)
TDD/TTY toll free: 1-800-730-8913
Fax: 202-708-7970
e-mail: OPE_SFA@ed.gov
www.ed.gov/finaid.html
If the student has already filed a Free Application for Federal Student Aid (FAFSA), he or she can check the status of the application by calling (319) 337-5665.
For Direct Loan toll-free services, including information about repayment options call:
Direct Loan Origination Center
Applicant Services: 1-800-557-7394
Consolidation: 1-800-557-7392, TDD: 1-800-555-7395
School Relations: 1-800-848-0978
Additional web sites:
for students, www.ed.gov/studentaid
for financial professionals, iafap.ed.gov
for Direct Loans, www.ed.gov/DirectLoan
for information about this organization:
www.ed.gov/offices/OSFAP

Department of Energy (DOE)

Energy Efficiency and Renewable Energy Clearinghouse

Department of Energy
PO Box 3048
Merrifield, VA 22116
202-586-1510
Toll free: 1-800-DOE-3732
TDD toll free: 1-800-273-2957
www.eren.doe.gov
For information about conservation and renewable energy

Office of Energy Efficiency and Renewable Energy

Department of Energy
Washington, DC 20585
202-586-4074
Fax: 202-586-1233
For inquiries about weatherization assistance

Office of Consumer Information

Department of Energy
Washington, DC 20585
202-586-1908
Fax: 202-586-8006

FEDERAL AGENCIES

(Dept. of Energy con't.)

Office of Scientific and Technical Information

Department of Energy
PO Box 62
Oak Ridge, TN 37832
865-576-1188
865-576-8401 (Document Requests)
Fax: 865-576-5728
www.osti.gov

★ Department of Health and Human Services (HHS) ★

Administration on Aging

One Massachusetts Ave., NW
Washington, DC 20201
202-619-0724
Toll free Eldercare Locator: 1-800-677-1116
(9 a.m.-8 p.m. EST, M-F)
Fax: 202-357-3555
e-mail: aoainfo@aoa.gov
www.aoa.gov
The Eldercare locator is run by the DHHS and two associations for the aged. Set up to locate community assistance for senior citizens, its trained volunteers can provide you with the names and phone numbers of local organizations that can help you and the person you have been caring for.

National Clearinghouse on Child Abuse and Neglect Information

Department of Health and Human Services
330 C St., SW
Washington, DC 20447
703-385-7565
Toll free outside DC: 1-800-394-3366 (8:30 a.m.-5:30 p.m., M-F, automated system off-hours)
e-mail: nccanch@calib.com
nccanch.acf.hhs.gov

★ Food and Drug Administration

5600 Fishers Lane
Rockville, MD 20857-0001
Toll free: 1-888-463-6332 (10 a.m.-4 p.m. ET)
www.fda.gov

Center for Food Safety and Applied Nutrition Information Line

Food and Drug Administration
Toll free: 1-888-SAFEFOOD (1-888-723-3366)
10:00 a.m.-4:00 p.m.
www.cfsan.fda.gov

Center for Beneficiary Choices

Centers for Medicare and Medicaid Services (CMS)
Department of Health and Human Services
7500 Security Blvd.
Baltimore, MD 21244-1850
Toll free: 1-800-MEDICARE (24 hours a day, 7 days a week)
TDD toll free: 1-877-486-2048
www.medicare.gov
Call 1-800-MEDICARE to get help with your questions about Medicare. You can order Medicare publications (English, Spanish, audio-tape, braille), get detailed information about the Medicare managed care plans in your area, order Medicare health plan quality and customer satisfaction information, and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information. CMS runs the Medicare, Medicaid, Clinical Laboratories (under the CLIA program), and Children's Health Insurance programs, and works to make sure that the beneficiaries in these programs are able to get high quality health care.

National Cancer Institute (NCI)

Department of Health and Human Services
Toll free: 1-800-4-CANCER (422-6237)
www.cancer.gov

National Health Information Center

Department of Health and Human Services
PO Box 1133
Washington, DC 20013-1133
301-565-4167 (Maryland)
Toll free: 1-800-336-4797
Fax: 301-984-4256
e-mail: healthfinder@nhic.org
www.healthfinder.gov
A health information referral service that links consumers and health professionals who have health questions with organizations best able to provide answers. Also maintains www.health.gov/nhic.

National Institute of Mental Health

National Institutes of Health
Department of Health and Human Services
6001 Executive Blvd., Room 8184
Bethesda, MD 20892-9663
301-443-4513
Toll free: 1-866-615-6464
TTY: 301-443-8431
Fax: 301-443-4279
e-mail: nimhinfo@nih.gov
www.nimh.nih.gov

★ Provided financial support for the publication of the Consumer Action Handbook.

FEDERAL AGENCIES

(Dept. of Health and Human Services con't.)

Fax on Demand: 301-443-5158 (Mental Health Fax 4U)

NIMH is the federal agency that conducts and supports research that seeks to understand, treat, and prevent mental illness. Trained information specialists are available 8:30 a.m. to 5:00 p.m. EST, Monday thru Friday. Contact NIMH for information on the symptoms, diagnosis and treatment of mental disorders, clinical trials and research. A publications ordering system is available on the NIMH website. Some publications are available in Spanish.

National Runaway Switchboard

Department of Health and Human Services
3080 N. Lincoln Ave.
Chicago, IL 60657
773-880-9860
Toll free: 1-800-621-4000
TDD/TTY toll free: 1-800-621-0394
Fax: 773-929-5150
e-mail: info@nrscrisisline.org
www.nrscrisisline.org

Office of Civil Rights

Department of Health and Human Services
26 Federal Plaza
New York, NY 10278
212-264-3313
Toll free: 1-800-368-1019
TTY: 212-264-2355
Fax: 212-264-3039

Office of Civil Rights

Department of Health and Human Services
200 Independence Ave., SW
Mail Stop 509F
Washington, DC 20201
202-619-0403
Toll free: 1-800-368-1019
Fax: 202-619-3818
e-mail: execsec@os.dhhs.gov
www.dhhs.gov/ocr

Office of Child Support Enforcement

Department of Health and Human Services
370 L'Enfant Promenade, SW, 4th Floor East
Washington, DC 20447
202-401-9373
Fax: 202-205-5927
www.acf.dhhs.gov/programs/cse/

President's Council on Physical Fitness and Sports

Department of Health and Human Services
Department W
200 Independence Ave., SW
Room 738-H
Washington, DC 20201-0004
202-690-9000
Fax: 202-690-5211
www.fitness.gov

HHS-TIPS Fraud Hotline

Department of Health and Human Services
PO Box 23489
Washington, DC 20026
Toll free: 1-800-HHS-TIPS (1-800-447-8477)
Fax: 1-800-223-8164 (Toll free: cover sheet required/10 page max.)
e-mail: https@os.dhhs.gov

Department of Homeland Security

Washington, DC 20528
202-282-2000
www.dhs.gov
Terrorism Preparation Website: www.ready.gov

Bureau of Citizenship and Immigration Services (BCIS)

Department of Justice
Toll free: 1-800-375-5283 (National Customer Service Center)
TDD toll free: 1-800-767-1833
www.immigration.gov/graphics/index.htm

Customs and Border Protection

Department of the Treasury
1300 Pennsylvania Ave., NW
Washington, DC 20229
202-354-1000
Fax: 202-927-1380
www.customs.gov

United States Coast Guard

Navigation Center
Department of Homeland Security
2100 Second St., SW
Washington, DC 20593-0001
202-366-4000
www.uscg.mil

National Response Center

United States Coast Guard
Department of Homeland Security

FEDERAL AGENCIES

(Dept. of Homeland Security con't.)

2100 Second St., SW, Room 2611
Washington, DC 20593
Toll free: 1-800-424-8802
Fax: 202-267-2165
www.nrc.uscg.mil
NRC must be called immediately if there is environmental release of hazardous chemicals, biological, radiological or etiological agents or oil pollution; NRC provides the WMD hotline.

United States Secret Service

950 H St., NW
Washington, DC 20223
202-406-5800
www.secretservice.gov

Department of Housing and Urban Development (HUD)

Home Improvement Branch

Department of Housing and Urban Development
451 7th St., SW, Room 9272
Washington, DC 20410
202-708-6396
Fax: 202-401-8951
www.hud.gov/homeimpr.html

Home Mortgage Insurance Division

Department of Housing and Urban Development
451 7th St., SW, Room 9272
Washington, DC 20410
202-708-2121

Inspector General's Fraud Hotline

Department of Housing and Urban Development
Office of Investigations
451 7th St., SW
Washington, DC 20410-4500
202-708-4200
Toll free outside DC: 1-800-347-3735
TDD toll free: 1-800-304-9597
e-mail: hotline@hudoig.gov
www.hud.gov/oig/oighot.html

Office of Manufactured Housing Program

Office of Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
Department of Housing and Urban Development

451 7th St., SW, Room 9152
Washington, DC 20410
202-708-6423
Toll free: 1-800-927-2891
Fax: 202-708-4213
e-mail: mhs@hud.gov
www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm
(Also visit:
www.hud.gov/offices/hsg/sfh/mps/mpshome.cfm)
The Manufactured Housing Program is a consumer protection program that regulates the construction of certain factory-built housing units called "manufactured homes" formerly known as "mobile homes." HUD works with 37 states to respond to consumer complaints. The Minimum Property Standards (MPS) establish certain minimum standards for buildings constructed under HUD housing programs. This includes new single family homes, multi-family housing and health care type facilities.

Office of Affordable Housing Programs

Department of Housing and Urban Development
451 7th St., SW, Room 7164
Washington, DC 20410
202-708-2685

Office of Fair Housing and Equal Opportunity

Department of Housing and Urban Development
451 7th St., SW
Room 5100
Washington, DC 20410
202-708-4252
Toll free: 1-800-669-9777 (Hotline Complaints)

Office of RESPA and Interstate Land Sales

Office of the Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing
451 7th St., SW, Room 9146
Washington, DC 20410
202-708-0502
Toll free: 1-800-217-6970 (Home Buyer Assistance)
e-mail: hsg-respa@hud.gov
www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm
(Also visit:
www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm
(Interstate Land Sales)
Handles complaints and provides information regarding real estate loan transactions and borrower rights under the Real Estate Settlement Procedures Act (RESPA). The

FEDERAL AGENCIES

(Dept. of Housing and Urban Development cont.)

Interstate Land Sales program protects consumers from fraud and abuse in the sale or lease of land. The Interstate Land Sales Full Disclosure Act requires land developers to register subdivisions of 100 or more non-exempt lots with HUD and to provide each purchaser with a disclosure document called a Property Report. The Property Report contains relevant information about the subdivision and must be delivered to each purchaser before the signing of the contract or agreement.

Department of Justice (DOJ)

Americans with Disabilities Act (ADA) Information Line

Department of Justice, Civil Rights Division
950 Pennsylvania Ave., NW
Disability Rights Section—NYAV
Washington, DC 20035-6738
Toll free: 1-800-514-0301
TTY: 1-800-514-0383
www.ada.gov

Antitrust Division

Department of Justice
950 Pennsylvania Ave., NW, Room 3645
Washington, DC 20530
202-514-2481
Fax: 202-514-6543
e-mail: antitrust@usdoj.gov
www.usdoj.gov/atr

Civil Rights Division

Department of Justice
950 Pennsylvania Ave., NW
Washington, DC 20530
202-514-2151
Fax: 202-514-0293
www.usdoj.gov/crt

Drug Enforcement Administration (DEA)

Department of Justice
Washington, DC 20537
202-307-1000
www.dea.gov

Federal Bureau of Investigation (FBI)

Department of Justice
935 Pennsylvania Ave., NW
Washington, DC 20535
202-324-3000
Fax: 202-324-2020
www.fbi.gov

Department of Labor (DOL)

Office of Disability Employment Policy

Department of Labor, Rm. S1303
200 Constitution Ave., NW
Washington, DC 20210
1-866-4-USA-DOL (1-866-487-2365)
TTY toll free: 1-877-889-5627
Fax: 202-693-7888
www.dol.gov/odep

Employment Standards Administration

Department of Labor, Rm. S2321
200 Constitution Ave., NW
Washington, DC 20210
1-866-4US-WAGE (1-866-487-9243)
TTY toll free: 1-877-889-5627
www.dol.gov/esa

Employment and Training Administration

Office of Public Affairs
Department of Labor, Rm. S2307
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-877-US-2JOBS (1-877-872-5627)
TTY toll free: 1-877-889-5627
www.doleta.gov

Mine Safety and Health Administration

Department of Labor
1100 Wilson Blvd., 21st Floor
Arlington, VA 22209
Toll free: 1-866-4 USA-DOL (1-866-487-2365)
www.msha.gov

Occupational Safety and Health Administration (OSHA)

Office of Information and Consumer Affairs
Department of Labor, Rm. S2315
200 Constitution Ave., NW
Washington, DC 20210
1-800-321-OSHA
Toll free: 1-800-321-OSHA (1-800-321-6742)
TTY toll free: 1-877-889-5627
www.osha.gov

Office of Public Affairs

Department of Labor, Rm. S2514
200 Constitution Ave., NW
Washington, DC 20210
202-693-4650 (News Media Inquiries)
TTY toll free: 1-877-889-5627
www.dol.gov

FEDERAL AGENCIES

(Dept. of Labor con't.)

Employee Benefits Security Administration

Office of Program Services
Department of Labor, Rm. S2524
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-444-3272
TTY toll free: 1-877-899-5627
www.dol.gov/pwba
Provides information and answers questions on private sector, employer-sponsored pension benefit and health

Women's Bureau

Department of Labor, Rm. S3002
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-800-827-5335
TTY toll free: 1-877-889-5627
Fax: 202-693-6725
www.dol.gov/wb
The Women's Bureau covers work issues such as sexual harassment, pregnancy discrimination, family and medical leave, and dependent care (child and/or elder care) policies.

Veteran's Employment and Training Service

Department of Labor, Rm. S1316
200 Constitution Ave., NW
Washington, DC 20210
Toll free: 1-866-4-USA-DOL
TTY toll free: 1-877-889-5627
www.dol.gov/vets

Department of State

Overseas Citizens Services

Department of State
Washington, DC 20520
202-647-5225 (For help with emergencies and non-emergencies affecting private Americans abroad, 8:15 a.m.-10 p.m., M-F)
202-647-4000 (After-hours emergencies, Sundays, and holidays call and ask for the duty officer)
Fax: 202-647-2867
travel.state.gov
Office of Children's Issues (International child abduction & adoption of foreign children)
202-736-7000
Fax: 202-663-2674

National Passport Information Center

Passport Services
Department of State
Toll free: 1-877-4USA-PPT (1-877-487-2778)
TDD/TTY toll free: 1-888-874-7793
travel.state.gov
For information on U.S. passports, including the status of pending applications, as well as the locations of the over 4,500 passport acceptance facilities.

Visa Services

Department of State
Washington, DC 20520
202-663-1225 (8:30 a.m.-5:00 p.m., EST M-F)
Emergency after hours: 202-647-1512
Fax: 202-663-3897
e-mail: usvisa@state.gov
travel.state.gov/visa_services.html
For information on U.S. visas for foreigners.

Department of the Interior

Bureau of Indian Affairs

Department of the Interior
1849 C St., NW
Washington, DC 20240
202-208-3711

Bureau of Land Management

Department of the Interior
1849 C St., NW
Washington, DC 20240
202-452-5125
Fax: 202-452-5124

Fish and Wildlife Service

Department of the Interior
18th and C Sts., NW
Washington, DC 20240
202-208-4131

Geological Survey

Department of the Interior
12201 Sunrise Valley Dr.
Reston, VA 20192
1-888-ASK-USGS
(1-888-275-8747)
www.usgs.gov

National Park Service

Department of the Interior
1849 C St., NW
Washington, DC 20240
202-208-4747 (Public Affairs)
www.nps.gov

FEDERAL AGENCIES

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms

Department of the Treasury
650 Massachusetts Ave., NW
Washington, DC 20226
202-927-7777
Fax: 202-927-7862
www.atf.treas.gov

Bureau of Engraving and Printing

Office of External Relations
Department of the Treasury
14th and C Sts., SW, Room 533 M
Washington, DC 20228
202-874-3019
Fax: 202-874-3177
www.moneyfactory.com

Office of the Commissioner

Bureau of the Public Debt
Department of the Treasury
999 E St., NW, Room 500
Washington, DC 20239
202-691-3502
www.publicdebt.treas.gov

Customer Assistance Group

Comptroller of the Currency
Department of the Treasury
1301 McKinney St., Ste. 3710
Houston, TX 77010
Toll free: 1-800-613-6743
www.occ.treas.gov

Office of Legislative and Public Affairs

Financial Management Service
Department of the Treasury
Liberty Center 401, 14th St., SW, Rm. 555
Washington, DC 20227
202-874-6740
Fax: 202-874-7016
www.fms.treas.gov

Internal Revenue Service (IRS)

Department of the Treasury
General Information: 1-800-829-1040
Automated Refund Information: 1-800-829-4477
Taxpayer Advocate Service: 1-877-777-4778
TDD toll free: 1-800-829-4059
www.irs.gov

IRS e-file: IRS e-file is fast, easy, and safe; more than 46 million Americans chose IRS e-file to file their 2001 tax returns. Information

about filing from your home computer is available at www.irs.gov.

IRS e-payment: IRS e-payment options offer secure, convenient payment of tax balances. Direct debits can be authorized on electronically filed returns. Credit card payments can be made through e-filing software, by phone, or via the Internet. For more information, go to www.irs.gov and www.eftps.gov.

Refund Status: IRS has more options than ever for you to check the status of a federal income tax refund. Access the secure website www.irs.gov to find out if the IRS received your return and whether your refund was processed and sent to you. You can also call 1-800-829-4477 or 1-800-829-1040. Whichever method you choose, you'll need your Social Security number, filing status, and the refund amount.

Employer Identification Numbers: Employer Identification Numbers (EIN) can be obtained by fax, mail, or phone. To get an EIN by fax or mail, download Form SS-4, Application for Employer ID Number, from www.irs.gov or order a copy from 1-800-829-3676. Complete the form and fax or mail it to the number or address shown on the form for your state. To get an EIN by phone, call toll-free 1-866-816-2065 Monday through Friday between 7:30 a.m. and 5:30 p.m. local time.

Frivolous Tax Arguments and Abusive

Schemes: Don't fall victim to a frivolous tax argument or abusive scheme. Be on guard for tax scams and recognize that if something sounds too good to be true, it probably is.

Office of Thrift Supervision

Compliance Policy
Department of the Treasury
1700 G St., NW
Washington, DC 20552
Toll free: 1-800-842-6929
www.ots.treas.gov

The Office of Thrift Supervision handles complaints about federal savings and loans and federal savings banks.

Bureau of the Public Debt

Marketing Office
Department of the Treasury
999 E St., NW, Ste. 313
Washington, DC 20239
202-691-3535

Toll free: 1-800-4US-BOND (Toll free recording of savings bond interest rates)
www.publicdebt.treas.gov

FEDERAL AGENCIES

(Dept. of Treasury con't.)

Customer Service Center

United States Mint
Department of the Treasury
10003 Derekwood Lane
Lanham, MD 20706
Toll free: 1-800-872-6468
www.usmint.gov

Department of Transportation (DOT)

Federal Motor Carrier Safety Administration

400 7th St.
Washington, DC 20590
202-366-2519
www.fmcsa.dot.gov
Household Goods Consumer Complaint and Safety Violation Hotline. Consumers may and are encouraged to submit household goods (HHG) commercial complaints to the Federal Motor Carrier Safety Administration by calling toll-free number, 1-888-368-7238 (DOT-SAFT). Additional information about rights and responsibilities when moving may be found at: www.fmcsa.dot.gov/factsfigs/moving.htm. This same toll-free number may be used to report dangerous safety violations involving a commercial truck or bus.

Federal Aviation Administration (ASU-300)

Department of Transportation
Washington, DC 20591
Toll free: 1-800-255-1111 (Air safety hotline for general public and aviation community to report unsafe aviation practices.)

Federal Aviation Administration

Department of Transportation (DOT)
800 Independence Ave., SW
Washington, DC 20591
202-366-4000
Toll free: 1-800-FAA-SURE (322-7873)
(Consumer hotline other than safety issues, see above, 8 am-4 pm, M-F)
www.faa.gov

AIR Consumer Protection Division

Department of Transportation (DOT)
C-75, Room 4107
Washington, DC 20590
202-366-2220
e-mail: airconsumer@dot.gov

www.dot.gov/airconsumer
Airline Service Complaints.

Office of Safety (RRS)

Federal Railroad Administration
Department of Transportation (DOT)
Office address: 1120 Vermont Ave., NW
Washington, DC 20005
202-493-6300
Fax: 202-493-6309
Railway Safety Mailing Address:
Federal Railroad Administration
400 7th Street, SW, Mail Stop 25
Washington DC 20590

National Highway Traffic Safety Administration (NHTSA)

Department of Transportation (DOT)
400 7th St., SW, Room 5232
Washington, DC 20590
Toll free DOT Safety Hotline: 1-888-DASH 2 DOT (1-888-327-4236)
www.nhtsa.dot.gov
DOT Auto Safety Hotline. NHTSA wants to hear from consumers regarding potential defects in their cars. NHTSA's hotline has information on safety recalls, crash test ratings, child safety seats, bicycles, air bags, and impaired driving prevention.

Transportation Security Administration

Department of Transportation (DOT)
400 7th St., SW
Washington, DC 20590
Toll free: 1-866-289-9673 (Complaints about the baggage screening process at airports. Also to report items damaged in screening.
Toll free: 1-888-328-6172 (For Security Screener and Law Enforcement Employment Inquiries)
www.tsa.dot.gov

★ Department of Veterans Affairs (VA) ★

Toll free: 1-800-827-1000
www.va.gov
For information about VA medical care or benefits, write, call or visit your nearest VA facility.

Consumer Affairs Service (075B)

Department of Veterans Affairs
810 Vermont Ave., NW
Washington, DC 20420
202-273-5760
For consumer information or general assistance.

FEDERAL AGENCIES

(Dept. of Veteran Affairs con't.)

National Cemetery Administration (402B2)

Department of Veterans Affairs

810 Vermont Ave., NW

Washington, DC 20420

202-273-5221

Fax: 202-273-6698

For information about burials, headstones or markers, State cemetery grants program, and presidential memorial.

Veterans Benefits Administration (20S5)

Department of Veterans Affairs

810 Vermont Ave., NW

Washington, DC 20420

202-273-7588 (Publications Only)

Toll free: 1-800-827-1000

www.va.gov

For information about benefits.

Veterans Health Administration (10C3)

Department of Veterans Affairs

810 Vermont Ave., NW

Washington, DC 20420

Toll free: 1-877-222-8387

Fax: 202-273-9609

For information about medical care.

Environmental Protection Agency (EPA)

Energy Star Program

Environmental Protection Agency (EPA)

1200 Pennsylvania Ave., NW, Rm. 6202J

Washington, DC 20460

Toll free: 1-888-STAR-YES (1-888-782-7937)

e-mail: info@energystar.gov

www.energystar.gov

The ENERGY STAR® label is awarded to products for the home and office that are highly energy efficient. Buying appliances, consumer electronics, lighting, heating and cooling equipment and other products that carry this label helps protect the environment and saves money as well.

Indoor Air Quality (IAQ) Information Clearinghouse (IAQ INFO)

Environmental Protection Agency

PO Box 37133

Washington, DC 20013

703-356-4020

Toll free: 1-800-438-4318

e-mail: IAQINFO@aol.com

www.epa.gov/iaq/iaqxline.html

The IAQ is an easily accessible, central source of information on indoor air quality, created and supported by the U.S. Environmental Protection Agency.

Inspector General's Fraud, Waste and Abuse Hotline

Environmental Protection Agency

1200 Pennsylvania Ave., NW, Mail Code 2410

Washington, DC 20460

202-566-2476

Toll free: 1-888-546-8740

Fax: 202-260-0711

www.epa.gov/oig/ombudsman-hotline.htm

EPA Headquarters Information

Resources Center

Environmental Protection Agency

1200 Pennsylvania Ave., NW

Library and Mailcode 3404T

Washington, DC 20460

202-566-0556

Fax: 202-556-0562

e-mail: public-access@epamail.epa.gov

Mailing address: 1200 Pennsylvania Avenue

NW, Mailcode 3201

Washington DC 20460

This is the EPA headquarters library, which provides assistance in locating EPA and environmental information, including general interest, non-technical publications on a variety of environmental topics.

National Pesticide Information Center

Environmental Protection Agency

Oregon State University

333 Weniger Hall

Corvallis, OR 97331-6502

Toll free: 1-800-858-7378 (United States, Puerto Rico, Virgin Islands)

Fax: 541-737-0761

e-mail: npic@ace.orst.edu

ace.orst.edu/info/npic

A service that provides objective, science-based information about a wide variety of pesticide-related subjects, including: pesticide products, recognition and management of pesticide poisonings, toxicology, environmental chemistry.

Resource Conservation and Recovery Act

Environmental Protection Agency (EPA)

RCRA, Superfund and EPCRA Hotline

Washington, DC 20460

703-412-9810 (DC metro area)

Toll free outside DC: 1-800-424-9346

FEDERAL AGENCIES

(Environmental Protection Agency con't.)

TDD toll free: 1-800-553-7672
Fax: 703-412-3333
e-mail: epahotline@bah.com
www.epa.gov/epaoswer/hotline

Safe Drinking Water Hotline

Environmental Protection Agency (EPA)
703-285-1103
Toll free: 1-800-426-4791
e-mail: hotline-sdwa@epamail.epa.gov
www.epa.gov/safewater
Answers questions on the Safe Drinking Water Act, rules and regulations, and consumer questions.

Toxic Substances Control Act Assistance Information Service Hotline (TSCA)

Environmental Protection Agency (EPA)
202-554-1404
Fax: 202-554-5603
e-mail: tsca-hotline@email.epa.gov

Equal Employment Opportunity Commission

Office of Communications and Legislative Affairs

Equal Employment Opportunity Commission
1801 L St., NW
Washington, DC 20507
202-663-4900
Toll free outside DC area: 1-800-669-4000 (File-a-charge information)
TDD toll free outside DC area: 1-800-669-3302 (file-a-charge information)
www.eeoc.gov

Federal Communications Commission (FCC)

Consumer & Governmental Affairs Bureau (CGB)

Federal Communications Commission (FCC)
445 12th St., SW
Washington, DC 20554
Toll free: 1-888-CALL-FCC (1-888-225-5322)
TTY toll free: 1-888-TELL-FCC (1-888-835-5322)
e-mail: fccinfo@fcc.gov
www.fcc.gov
Public inquiries and informal complaints regarding cable, radio, satellite, telephone, television and wireless communication.



Federal Deposit Insurance Corporation (FDIC)



Compliance and Consumer Affairs Division
Div. of Supervision and Consumer Protection
550 17th St., NW
Washington, DC 20429
202-736-0000
Toll free: 1-877-ASK-FDIC (1-877-275-3342)
TDD toll free: 1-800-925-4618
Fax: 202-898-6683
www.fdic.gov
FDIC handles questions about federal deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System.

Federal Emergency Management Agency (FEMA)

Office of Inspector General

Federal Emergency Management Agency
Toll free: 1-800-323-8603 (Government Waste Hotline)
www.fema.gov/ig/

Office of Public Affairs

Federal Emergency Management Agency
500 C St., SW
Washington, DC 20472
202-646-4600
Fax: 202-646-4086
e-mail: opa@fema.gov (General Inquiries)
www.fema.gov

Federal Insurance Administration

Federal Emergency Management Agency
National Flood Insurance Program
500 C St., SW
Washington, DC 20472
202-646-2780
Toll free: 1-888-CALL-FLOOD
TDD toll free: 1-800-427-5593
Fax: 202-646-2531
www.fema.gov

United States Fire Administration

National Emergency Training Center (NETC)
Federal Emergency Management Agency
16825 South Seton Ave.
Emmitsburg, MD 21727
301-447-1117 (Office of the Superintendent, National Fire Academy)



FEDERAL AGENCIES

(FEMA con't.)

301-447-1286 (Office of the Superintendent,
Emergency Management Institute)
Toll free: 1-800-238-3358
www.usfa.fema.gov

Response and Recovery Directorate

Federal Emergency Management Agency
500 C St., SW, Room 705
Washington, DC 20472
202-566-1600
www.fema.gov/about/respond.shtm
Disaster victims living in presidentially-
declared major disaster areas can find out if
they are eligible to apply for disaster assis-
tance by calling the toll free number.

Federal Maritime Commission

Office of Consumer Complaints
The Office of Consumer Complaints
800 North Capitol St., NW
Washington, DC 20573
202-523-5725
Fax: 202-523-5807
e-mail: Complaints@fmc.gov
www.fmc.gov
Regulatory agency maintaining statutory
authority over ocean carriers and certain other
entities, operating in the waterborne foreign
commerce of the United States. Assistance is
available to consumers engaged in
disputes with transporting carriers as well as
with cruise operators.

Federal Reserve System

Div. of Consumer and Community Affairs

Board of Governors of the Federal Reserve System
20th & C St.s, NW
Washington, DC 20551
202-452-3693 (Complaints Only)
202-452-3204 (Public Affairs)
TDD: 202-452-3544
www.federalreserve.gov
The Board of Governors handles consumer
complaints about state-chartered banks and
trust companies that are members of the
Federal Reserve System.

★ Federal Trade Commission (FTC) ★

Consumer Response Center

Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580
Toll free: 1-877-FTC-HELP (1-877-382-4357)
TDD/TTY: 1-866-653-4261
www.ftc.gov
The FTC works for the consumer to prevent
fraudulent, deceptive, and unfair business prac-
tices in the marketplace and to provide infor-
mation to help consumers spot, stop, and avoid
them. To file a complaint or to get free informa-
tion on consumer issues, visit www.ftc.gov or
call toll-free, 1-877-FTC-HELP (1-877-382-4357);
TTY: 1-866-653-4261. The FTC enters Internet,
telemarketing, identity theft, and other fraud-
related complaints into Consumer Sentinel, a
secure, online database available to hundreds
of civil and criminal law enforcement
agencies in the U.S. and abroad.

★ General Services Administration (GSA) ★

Business Service Centers

General Services Administration
Toll free: 1-888-633-4472
www.gsa.gov
These centers provide practical information on
contracting procedures for small businesses
wishing to do business with GSA. Call 1-888-
633-4472 for information on how to reach the
center serving your area or access

Federal Citizen Information Center (FCIC)

General Services Administration
Pueblo, CO 81009
719-948-4000
Toll free: 1 (800) FED INFO for information about
federal programs and services
Toll free: 1-888-8PUEBLO (Catalog Orders Only)
FCIC publishes the free Consumer Information
Catalog, which lists more than 200 free and low-
cost federal booklets on a wide variety of con-
sumer topics, and maintains a one-stop federal
consumer information website at
www.pueblo.gsa.gov. Consumers can access
information through printed publications, by
calling 1-800-FED-INFO, and through information
posted on FCIC's family of websites:

FEDERAL AGENCIES

(General Services Administration con't.)

www.pueblo.gsa.gov,
www.info.gov,
www.FirstGov.gov,
www.kids.gov,
www.ConsumerAction.gov,
and www.espanol.gov.
For more information, see page i.

Federal Information Relay Service (see pg. 35)

Surplus Federal Property Sales

General Services Administration
GSA disposes of both personal property and real estate. GSA's Public Buildings Service sells most surplus government real estate. For information, you may call 1-800-472-1313 or access the GSA website at :
www.gsa.gov/pbs/pr/prhome.htm. GSA's Federal Supply Service manages the disposition of surplus federal personal property. Such property may be (1) donated to public agencies or qualified nonprofit organizations, or (2) sold to the general public. For more information, you may access the website at www.gsa.gov.

National Archives and Records Administration

National Archives and Records Administration at College Park

8601 Adelphi Rd.
College Park, MD 20740-6001
Toll free: 1-866-272-6272
e-mail: inquire@nara.gov
www.nara.gov
NARA is an independent federal agency that helps preserve our nation's history by overseeing the management of all federal records. NARA's mission is to provide ready access to essential evidence that documents the rights of American citizens, the actions of federal officials, and the national experience.

National Council on Disability (NCD)

1331 F St., NW, Ste. 850
Washington, DC 20004
202-272-2004
TDD: 202-272-2074
Fax: 202-272-2022

e-mail: mquigley@ncd.gov
www.ncd.gov

The National Council on Disability is an independent Federal agency making recommendations to the President and Congress on policies affecting 54 million Americans with disabilities.

National Credit Union Administration

1775 Duke St.
Alexandria, VA 22314-3428
703-518-6300
www.ncua.gov
The National Credit Union Share Insurance Fund provides federal insurance for nearly 10,300 credit unions.

National Labor Relations Board

Division of Information
1099 14th St., NW, Room 94000
Washington, DC 20570
202-273-1991
Fax: 202-273-1789
www.nlrb.gov

Nuclear Regulatory Commission (NRC)

Office of Consumer Affairs

Office of Public Affairs
U.S. Nuclear Regulatory Commission (NRC)
Washington, DC 20555
301-415-8200
Fax: 301-415-2234
e-mail: opa@nrc.gov
www.nrc.gov
The NRC regulates the commercial use of nuclear materials and nuclear power in the U.S. to protect public

Pension Benefit Guaranty Corporation

Contact Center

Pension Benefit Guaranty Corporation
1200 K St., NW
Washington, DC 20005-4026
202-326-4100
Toll free: 1-800-400-PBGC
TDD/TTY users, call the federal relay service toll-free at 1-800-877-8339

FEDERAL AGENCIES

(Pension Benefit Guaranty Corp. con't.)

and ask to be connected to the appropriate number.

Fax: 202-326-4156

www.pbgc.gov

Questions and comments about the website should go to webmaster@pbgc.gov.

Personal Pension Inquiries should go to mypension@pbgc.gov.

There is a list of e-mails for the participants, plan administrators and others at www.pbgc.gov/contacts/allcontacts.htm.

Postal Rate Commission

Office of the Consumer Advocate (OCA)

Postal Rate Commission

1333 H St., NW, Ste. 300

Washington, DC 20268-0001

202-789-6839

Fax: 202-789-6819

e-mail: prc-oca@prc.gov

www.prc.gov

The Commission holds hearings and makes recommendations to the Governors of the Postal Service on proposed changes in postal rates and mail classifications. The Office of the Consumer Advocate represents the interests of the general public in such cases. The Commission and the OCA are separate from the Postal Service and have no involvement in mail delivery or service matters.

Railroad Retirement Board

844 North Rush St.

Chicago, IL 60611-2092

312-751-4500

Toll free: 1-800-808-0772 (Helpline)

TDD/TTY: 312-751-4701

e-mail: help@rrb.gov

www.rrb.gov

The Railroad Retirement Board is an independent agency in the executive branch of the federal government. The Board's primary function is to administer comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families, under the Railroad Retirement and Railroad Unemployment Insurance Acts.

Securities and Exchange Commission (SEC)

Office of Investor Education and Assistance

Securities and Exchange Commission (SEC)

450 5th St., NW

Washington, DC 20549-0213

202-942-7040

Toll free: 1-800-SEC-0330 (To Order Publications)

TDD: 202-942-7114

Fax: 202-942-9634 (Information and Complaints)

www.sec.gov/complaint.shtml

Small Business Administration (SBA)

Toll free: 1-800-U-ASK-SBA (827-5722) (Information)

TDD: 704-344-6640

Fax: 202-481-6190

e-mail: answerdesk@sba.com

www.sba.gov

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.

Social Security Administration

Office of Public Inquiries

Social Security Administration

Windsor Park Bldg.

6401 Security Blvd.

Baltimore, MD 21235

Toll free: 1-800-772-1213

www.ssa.gov

The Social Security Administration provides retirement, survivors and disability benefits, as well as, administers Supplemental Security Income (SSI) payments. To report Social Security or SSI fraud, call toll free: 1-800-269-1925.

FEDERAL AGENCIES

Surface Transportation Board (STB)

K St., NW
Washington, DC 20423-0001
Complaints about railroad rates and services.

Office of Congressional and Public Services

Surface Transportation Board (STB)
1925 K St., NW, Ste. 840
Washington, DC 20423-0001
202-565-1592
Fax: 202-565-9016

Office of Press Services

Surface Transportation Board (STB)
1925 K St., NW
Washington, DC 20423-0001
202-565-1596 (Press Releases)
Fax: 202-565-9016.

United States Postal Inspection Service

U.S. Postal Service
475 L'Enfant Plaza, SW
Washington, DC 20260
www.usps.gov/postalinspectors
If you believe you have been the victim of a crime involving the U.S. mail or need assistance with postal-related problems of a law enforcement nature, you should contact your nearest Postal Inspection Service office. Addresses and telephone numbers can be found in the government pages of your telephone book or by visiting the Postal Inspection Service website.

U.S. Postal Service

Office of Consumer Advocate

U.S. Postal Service
475 L'Enfant Plaza, SW, Room 5801
Washington, DC 20260-2202
202-268-2284
Toll free: 1-800-ASK-USPS (1-800-275-8777)
TTY: 1-877-877-7833
www.usps.gov
In order to meet the real-time needs of consumers and better serve them, the Consumer Advocate's office provides three channels to gather feedback from its customers. Customers can: speak to their local postmaster/management staff, call 1-800-ASK-USPS (275-8777), or visit www.usps.com

BETTER BUSINESS BUREAUS

The Better Business Bureau (BBB) system is a network of local nonprofit organizations that extends across the U.S. and Canada supported primarily by local business members. This network offers a variety of consumer services:

- consumer education materials;
- reliability reports on businesses—particularly whether or not there are unanswered or unsettled complaints or other marketplace problems;
- dispute resolution—mediation, conciliation and arbitration services; as well as
- information about charities and other organizations that are seeking public donations.

BBBs usually request that a complaint be submitted in writing so that an accurate record exists of the dispute. The BBB will then take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, the BBB may offer an alternative dispute settlement process. BBBs do not judge or rate individual products or brands, handle employer/employee wage disputes or give legal advice.

The Council of Better Business Bureaus, the umbrella organization for the BBBs, can:

- assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising;
- provide reports on national soliciting charities; and
- help to settle disputes with automobile manufacturers through the BBB AUTO LINE program.

The Council also offers an online form where you can file complaints against businesses, charities and non-profit organizations. To access the complaint form or for more information concerning BBB programs and services, visit the BBB website at www.bbb.org.

BBBOnLine provides Internet users an easy way to verify the legitimacy of online businesses. Companies carrying the BBBOnLine seal have been checked out by the BBB, and agree to resolve customer concerns regarding goods or services promoted online. Visit www.bbbonline.org for a list of participating companies, complete program standards and more.

Council

Council of Better Business Bureaus, Inc.
4200 Wilson Blvd., Ste. 800
Arlington, VA 22203-1838
703-276-0100
Fax: 703-525-8277

Alabama

600 College St.
Albertville, AL 35950
256-533-1640
Toll free in northern AL: 1-800-239-1642
Fax: 256-533-1177

1210 South 20th St.
Birmingham, AL 35205
205-558-2222
Fax: 205-558-2239

118 Woodburn
Dothan, AL 36305
334-794-0492
Fax: 334-794-0659

205 S. Seminary St., Ste. 114
Florence, AL 35630
256-533-1640
Fax: 256-740-8219

PO Box 383
Huntsville, AL 35804
256-533-1640
Fax: 256-533-1177

PO Box 2008
Mobile, AL 36652 -2008
251-433-5494
Fax: 251-438-3191

500 Eastern Blvd., Ste. 128
Montgomery, AL 36117
334-262-5606
Fax: 334-273-5546

Alaska

719 E. 11th Ave., Ste. A
Anchorage, AK 99501
907-562-0704
Fax: 907-562-4061

Arizona

4428 North 12th St.
Phoenix, AZ 85014-4585
602-264-1721
Fax: 602-263-0997

3045 Tani Road
Prescott Valley, AZ 86314
Phone: 928-772-3410
Fax: 928-759-0829

434 S. Williams Blvd., Ste. 102
Tucson, AZ 85711-7405
520-888-5353
Toll free in S. AZ: 1-800-696-2827
Fax: 520-888-6262

Arkansas

12521 Kanis Rd.
Little Rock, AR 72211
501-664-7274
Toll free: 1-800-482-8448
Fax: 501-664-0024

To find more information or to contact your local BBB online, visit www.bbb.org

BETTER BUSINESS BUREAUS

California

1601 H St., Ste. 101
Bakersfield, CA 93301-1311
 661-322-2074
 Fax: 661-322-8318

PO Box 970
Colton, CA 92324-3052
 909-825-7280
 Fax: 909-825-6246

17609 Ventura Blvd., Ste. LL03
Encino, CA 91316
 818-836-5510
 Fax: 818-386-5513

2519 West Shaw, #106
Fresno, CA 93711
 559-222-8111
 Fax: 559-228-6518

510 Broadway, Ste. 200
Millbrae, CA 94030
 650-552-9222
 Fax: 650-652-1748

510 16th St., Ste. 550
Oakland, CA 94612-1584
 510-238-1000
 Fax: 510-238-1018

550 W. Orangethorpe Ave.
Placentia, CA 92870
 714-985-8922
 Fax: 714-985-8920

400 S St.
Sacramento, CA 95814-6997
 916-443-6843
 Fax: 916-441-3356

5050 Murphy Canyon, Ste. 110
San Diego, CA 92123
 858-496-2131
 Fax: 858-496-2141

2100 Forest Ave., Ste. 110
San Jose, CA 95128
 408-278-7400
 Fax: 408-278-7444

213 Santa Barbara St.
Santa Barbara, CA 93101
 805-963-8657
 Fax: 805-962-8557

11 S. San Joaquin St., Ste. 803
Stockton, CA 95202-3202
 209-948-4880
 Fax: 209-465-6302

Colorado

25 North Wahsatch
Colorado Springs, CO 80903
 719-636-1155
 Toll free: 1-866-206-1800
 Fax: 719-636-5078

1020 Cherokee St.
Denver, CO 80204-4039
 303-758-2100
 Fax: 303-758-8321

1730 S. College Ave., Ste. 303
Fort Collins, CO 80525
 970-484-1348
 Fax: 970-221-1239

Connecticut

821 North Main St. Ext.
Wallingford, CT 06492-2420
 203-269-2700
 Fax: 203-269-3124

Delaware

1415 Foulk Rd., Ste. 202
Wilmington, DE 19803
 302-230-0108
 Fax: 302-230-0116

District of Columbia

1411 K St., NW, 10th Floor
Washington, DC 20005-3404
 202-393-8000
 Fax: 202-393-1198

Florida

151 S. Wymore Rd., Ste. 100
Altamonte Springs, FL 32714
 407-621-3300
 Fax: 407-786-0100

2653 McCormick Drive
Clearwater, FL 33759

727-535-5522
 Fax: 727-539-6301

4417 Beach Blvd. Ste. 202
Jacksonville, FL 32207
 904-721-2288
 Fax: 904-721-7373

9050 Pines Blvd., Ste. 358
Pembroke Pines, FL 33024
 561-842-1918
 Fax: 561-845-7234

912 E Gadsden St
Pensacola, FL 32501
 850-429-0002
 Fax: 850-429-0006

1950 SE Port St. Lucie Blvd.,
 Ste. 211
Port St. Lucie, FL 34952-5579
 772-878-2010

2924 N. Australian Ave.
West Palm Beach, FL 33407
 561-842-1918
 Fax: 561-845-7234

Georgia

PO Box 808
Albany, GA 31702-0808
 229-883-0744
 Fax: 229-438-8222

503 Oak Place, Ste. 590
Atlanta, GA 30349
 404-766-0875
 Fax: 404-768-1085

500 12th St.
Columbus, GA 31901-2137
 706-324-0712
 Fax: 706-324-2181

277 Martin Luther King, Jr. Blvd.
 Ste. 102
Macon, GA 31201-3495
 478-742-7999
 Fax: 478-742-8191

6606 Abercorn St., Ste. 108-C
Savannah, GA 31405-5817

To find more information or to contact your local BBB online, visit www.bbb.org

BETTER BUSINESS BUREAUS

912-354-7521
Fax: 912-354-5068

Hawaii

1132 Bishop St., Ste. 1507
Honolulu, HI 96813-2822
808-536-6956
Fax: 808-523-2335

Idaho

4619 Emerald St., Ste. A2
Boise, ID 83706
208-342-4649
Fax: 208-342-5116

320 Memorial Drive, Ste. 2
Idaho Falls, ID 83402-3615
208-523-9754
Fax: 208-227-1603

Illinois

330 N. Wabash Ave., Ste. 2006
Chicago, IL 60611
312-832-0500
Fax: 312-832-9985

413 SW Washington St.
Peoria, IL 61602
309-688-3741
Fax: 309-681-7290

810 East State St., 3rd Fl.
Rockford, IL 61104-1001
815-963-2222
Fax: 815-963-0329

Indiana

722 W. Bristol St., Ste C
Elkhart, IN 46514-2988
574-423-4433
Fax: 574-266-2026

1139 Washington Square
Evansville, IN 47715
812-473-0202
Toll free in service area only:
1-800-359-0979
Fax: 812-473-3080

1203 Webster St.
Fort Wayne, IN 46802-3493
260-423-4433
Toll free in NE IN: 1-800-552-4631
Fax: 260-423-3301

22 E. Washington St., Ste. 200
Victoria Center
Indianapolis, IN 46204-3584
317-488-2222
Fax: 317-488-2224

6111 Harrison St., Ste. 101
Merrville, IN 46410
219-980-1511
Fax: 219-884-2123

207 Dixie Way North, Ste. 130
South Bend, IN 46637-3360
219-277-9121
Toll free in service area only:
1-800-439-5313
Fax: 219-273-6666

Iowa

2435 Kimberly Rd., Ste. 175 N
Bettendorf, IA 52722-4100
563-355-6344
Fax: 563-355-0306

505 5th Ave., Ste. 950
Des Moines, IA 50309-2375
515-243-8137
Fax: 515-243-2227

Kansas

501 Southeast Jefferson, Ste. 24
Topeka, KS 66607-1190
785-232-0454
Fax: 785-232-9677

328 Laura
Wichita, KS 67211
316-263-3146
Toll free in KS: 1-800-856-2417
Fax: 316-263-3063

Kentucky

1460 Newtown Pike
Lexington, KY 40511
859-259-1008
Fax: 859-259-1639

844 S. Fourth St.
Louisville, KY 40203-2186
502-583-6546
Toll free in KY: 1-800-388-2222
Fax: 502-589-9940

Louisiana

5220-C Rue Verdun
Alexandria, LA 71303
318-473-4494
Fax: 318-473-8906

748 Main St.
Baton Rouge, LA 70802
225-346-5222
Fax: 225-346-1029

801 Barrow Street, Ste. 400
Houma, LA 70360
985-868-3456
Toll free in LA : 1-866-695-4222
Fax: 985-876-7664

4007 W. Congress St., Ste. B
Lafayette, LA 70506
337-981-3497
Fax: 337-981-7559

2309 Prien Lake Road
Lake Charles, LA 70601
337-478-6253
Fax: 337-474-8981

141 Desiard St., Ste. 808
Monroe, LA 71201-7345
318-387-4600
Fax: 318-361-0461

1539 Jackson Ave., Ste. 400
New Orleans, LA 70130-5843
504-581-6222
Fax: 504-524-9110

PO Box 1812
Shreveport, LA 71166-1812
318-222-7575
Fax: 318-222-7576

Maine

812 Stevens Ave.
Portland, ME 04103-2648
207-878-2715
Fax: 207-797-5818

Maryland

1414 Key Highway, Ste. 100
Baltimore, MD 21230
410-347-3990
Fax: 410-347-3936

To find more information or to contact your local BBB online, visit www.bbb.org

BETTER BUSINESS BUREAUS

Massachusetts

235 West Central St., Ste. 1
Natick, MA 01760-3767
 508-652-4800
 AC 802 Only: 1-800-422-2811
 Fax: 508-652-4833

293 Bridge St., Ste. 409
Springfield, MA 01103-1402
 413-734-3114
 Fax: 413-734-2006

32 Franklin St.
Worcester, MA 01608-1900
 508-755-2548
 Fax: 508-754-4158

Michigan

40 Pearl, NW, Ste. 354
Grand Rapids, MI 49503
 616-774-8236
 Toll free in W MI: 1-800-684-3222
 Fax: 616-774-2014

30555 Southfield Rd., Ste. 200
Southfield, MI 48076-7751
 248-644-9100
 Fax: 248-644-5026

Minnesota

2706 Gannon Rd.
St. Paul, MN 55116-2600
 651-699-1111
 Toll free: 1-800-646-6222
 Fax: 651-699-7665

Mississippi

405 Fontaine Place, #102
Ridgeland, MS 39157
 601-977-1020
 Fax: 601-977-0704

Missouri

8080 Ward Pkwy., Ste. 200
Kansas City, MO 64114
 816-421-7800
 Fax: 816-472-5442

1516 St. Louis St.
Springfield, MO 65802
 417-862-4222
 Fax: 417-869-5544

12 Sunnen Dr., Ste. 121
St. Louis, MO 63143
 314-645-3300
 Fax: 314-645-2666

Nebraska

3633 O St., Ste. 1
Lincoln, NE 68510-1670
 402-436-2345
 Fax: 402-476-8221

118111 P Street
Omaha, NE 68137
 402-391-7612
 Fax: 402-391-7535

Nevada

2301 Palomino Lane
Las Vegas, NV 89107
 702-320-4500
 Fax: 702-320-4560

991 Bible Way
Reno, NV 89502
 775-322-0657
 Fax: 775-322-8163

New Hampshire

410 S.h Main St.
Concord, NH 03301-3483
 603-224-1991
 Fax: 603-228-9035

New Jersey

1700 Whitehorse-Hamilton Sq.
 Ste. D-5
Trenton, NJ 08690-3596
 609-588-0808
 Fax: 609-588-0546

New Mexico

2625 Pennsylvania, NE, Ste. 2050
Albuquerque, NM 87110-3658
 505-346-0110
 Toll free in NM: 1-800-873-2224
 Fax: 505-346-0696

308 North Locke
Farmington, NM 87401-5855
 505-326-6501
 Fax: 505-327-7731

New York

741 Delaware, Ste. 100
Buffalo, NY 14209-2201
 716-881-5222
 Fax: 716-883-5349

399 Conklin St.
Farmingdale, NY 11735
 212-533-6200
 Fax: 516-420-1095

257 Park Ave. South
New York, NY 10010-7384
 212-533-6200
 Fax: 212-477-4912

55 St. Paul St.
Rochester, NY 14604
 716-881-5222
 Fax: 585-454-7025

1153 W. Fayette, Ste. 300
Syracuse, NY 13204
 716-881-5222
 Fax: 315-475-0769

99 Lafayette Ave.
White Plains, NY 10603
 212-533-6200
 Fax: 914-428-5378

North Carolina

One West Pack Sq., Ste. 1601
Asheville, NC 28801-3408
 828-253-2392
 Fax: 828-252-5039

5200 Park Rd., Ste. 202
Charlotte, NC 28209
 704-527-0012
 Fax: 704-525-7624

3608 W. Friendly Ave.
Greensboro, NC 27410-4895
 336-852-4240
 Fax: 336-852-7540

5540 Munford Rd., Ste. 130
Raleigh, NC 27612-2621
 919-277-4222
 Fax: 919-277-4221

To find more information or to contact your local BBB online, visit www.bbb.org

BETTER BUSINESS BUREAUS

500 West 5th St., Ste. 202
Winston-Salem, NC 27101-2728
 336-725-8348
 Toll free in NW NC: 1-800-777-8348
 Fax: 336-777-3727

Ohio

222 West Market St.
Akron, OH 44303
 330-253-4590
 Fax: 330-253-6249

1434 Cleveland Ave., NW
Canton, OH 44703
 330-454-9401
 Toll free in OH and WV: 1-800-362-0494
 Fax: 330-456-8957

898 Walnut St.
Cincinnati, OH 45202-2097
 513-421-3015
 Fax: 513-621-0907

2217 East 9th St., Ste. 200
Cleveland, OH 44115-1299
 216-241-7678
 Fax: 216-861-6365

1335 Dublin Rd., #30-A
Columbus, OH 43215-1000
 614-486-6336
 Toll free: 1-800-759-2400
 Fax: 614-486-6631

40 West 4th St., Ste. 1250
Dayton, OH 45402-1830
 937-222-5825
 Fax: 937-222-3338

219 N. McDonel
Lima, OH 45801
 419-223-7010
 Fax: 419-229-2029

3103 Executive Pkwy., Ste. 200
Toledo, OH 43606-1310
 419-531-3116
 Fax: 419-578-6001

International Towers
 25 Market St.
Youngstown, OH 44503
 330-744-3111
 Fax: 330-744-7336

Oklahoma

17 S. Dewey Ave.
Oklahoma City, OK 73102-2400
 405-239-6081
 Fax: 405-235-5891

1722 S. Carson Ave., Ste 3200
Tulsa, OK 74119
 918-492-1266
 Fax: 918-492-1276

Oregon

333 SW Fifth Ave., Ste. 406
Portland, OR 97204
 503-226-3981
 Fax: 503-226-8200

Pennsylvania

528 N. New St.
Bethlehem, PA 18018-5789
 610-866-8780
 Fax: 610-868-8668

29 E. King St., Ste. 322
Lancaster, PA 17602-2852
 717-291-1151
 Fax: 717-291-3241

4099 Birney Ave.
Moosic, PA 18507
 570-614-4222
 Fax: 570-342-1282

1608 Walnut St., Ste. 402
Philadelphia, PA 19103-0297
 215-985-9313
 Fax: 215-893-9312

300 6th Ave., Ste. 100-UL
Pittsburgh, PA 15222-2511
 412-456-2700
 Fax: 412-456-2739

Rhode Island

120 Lavan St.
Warwick, RI 028881071
 401-785-1212
 Fax: 410-785-3061

South Carolina

2330 Devine St.
Columbia, SC 29202
 803-254-2525
 Fax: 803-779-3117

408 N. Church St., Ste. C
Greenville, SC 29601-2164
 864-242-5052
 Fax: 864-271-9802

2501 N. Kings Hwy., Unit 76.
Myrtle Beach, SC 29577
 843-626-6881
 Fax: 843-626-7455

Tennessee

777 Holston Dr., Ste. 205
Blountville, TN 37617-1178
 423-325-6616
 Fax: 423-325-6621

1010 Market St., Ste. 200
Chattanooga, TN 37402-2614
 423-266-6144
 Fax: 423-267-1924

420 Madison St., Ste. B-4
Clarksville, TN 37041
 931-503-2222
 Fax: 931-503-2234

206 E College St.
Fayetteville, TN 37334
 931-433-9501
 Fax: 931-433-7424

255 N. Peters Road, Ste. A
Knoxville, TN 37930
 865-692-1600
 Fax: 865-692-1590

3693 Tyndale Dr.
Memphis, TN 38125
 901-759-1300
 Fax: 901-757-2997

1231 NW Broad St.
Murfreesboro, TN 37129
 615-242-4222
 Fax: 615-867-3905

To find more information or to contact your local BBB online, visit www.bbb.org

BETTER BUSINESS BUREAUS

201 4th Ave. N., Ste. 100
Nashville, TN 37203-3984
 615-242-4222
 Fax: 615-250-4245

Texas

3300 South 14th St., Ste. 307
Abilene, TX 79605-5052
 325-691-1533
 Fax: 325-691-0309

720 S Taylor, Ste. B112
Amarillo, TX 79105
 806-379-6222
 Fax: 806-379-8206

2101 South IH35, Ste. 302
Austin, TX 78741-3854
 512-445-2911
 Fax: 512-445-2096

550 Fannin St., Ste. 100
Beaumont, TX 77710-2011
 409-835-5348
 Fax: 409-838-6858

4346 Carter Creek Parkway
Bryan, TX 77802-4413
 979-260-2222
 Fax: 979-846-0276

101 N. Shoreline #216
Corpus Christi, TX 78401
 361-852-4949
 Fax: 361-882-6422

1600 Pacific, Ste. 2800
Dallas, TX 75201-3093
 214-220-2000
 Fax: 214-740-0321

221 N. Kansas, Ste. 1101
El Paso, TX 79901
 915-577-0191
 Fax: 915-577-0209

101 Summit Ave., Ste. 707
Fort Worth, TX 76102-5978
 817-332-7585
 Fax: 817-882-0566

1333 W. Loop South, Ste. 1200
Houston, TX 77007
 713-868-9500
 Fax: 713-867-4947

1125 Judson Rd., Ste. 114
Longview, TX 75601
 903-758-3222
 Fax: 903-758-3226

3333 66th St.
Lubbock, TX 79413-5711
 806-763-0459
 Fax: 806-744-9748

10100 County Road 118 West
Midland, TX 79711-0306
 432-563-1880
 Toll free in TX: 1-800-582-4433
 Fax: 432-561-9435

3121 Executive Drive
San Angelo, TX 76902-3366
 325-949-2989
 Fax: 325-949-3514

1800 NE Loop, 410, Ste. 400
San Antonio, TX 78217-5296
 210-828-9441
 Fax: 210-828-3101

3600 Old Bullard Rd. #103-A
Tyler, TX 75711
 903-581-5704
 Fax: 903-534-8644

2210 Washington Ave.
Waco, TX 76701-1019
 254-755-7772
 Fax: 254-755-7774

609 International Blvd.
Weslaco, TX 78599-0069
 956-968-3678
 Fax: 956-968-7638

4245 Kemp Blvd., Ste. 900
Wichita Falls, TX 76308-2830
 940-691-1172
 Fax: 940-691-1175

Utah

5673 S. Redwood Rd., #22
Salt Lake City, UT 84123-5322
 801-892-6009
 Fax: 801-892-6002

Virginia

586 Virginian Dr.
Norfolk, VA 23505
 757-531-1300
 Fax: 757-531-1388

701 East Franklin, Ste. 712
Richmond, VA 23219-2332
 804-648-0016
 Fax: 804-648-3115

31 West Campbell Ave.
Roanoke, VA 24011-1301
 540-342-3455
 Fax: 540-345-2289

Washington

PO Box 1000
DuPont, WA 98327
 206-431-2222
 Fax: 206-431-2211

508 West 6th Ave., Ste. 401
Spokane, WA 99204-2356
 509-455-4200
 Fax: 509-838-1079

West Virginia

910 Quarrier St., Ste. 405-406
Charleston, WV 25330
 304-345-7502
 Fax: 304-345-7511

Wisconsin

10101 W. Greenfield Ave.,
 Ste. 125
West Allis, WI 53214
 414-847-6000
 Fax: 414-302-0355

To find more information or to contact your local BBB online, visit www.bbb.org

NATIONAL CONSUMER ORGANIZATIONS

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided.

The type of service provided by each organization varies. Those that assist individuals with problems are specified. The others do not assist consumers with individual complaints, but they may be interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Most, though not all, distribute consumer education and information materials. Where informational or educational materials are offered, there may be a charge; contact the organization to find out.

★ **AARP**

Consumer Protection
601 E St., NW
Washington, DC 20049
202-434-2222
Fax: 202-434-6470
www.aarp.org

The Consumer Protection unit is charged by AARP to examine those consumer problems and issues that impact the financial security of people 50 years of age and older, and to help its members protect themselves from marketplace fraud and deception. To this end, Consumer Protection stays abreast of current and breaking consumer developments, and employs a variety of strategies to inform AARP members.

Alliance Against Fraud in Telemarketing and Electronic Commerce (AAFTEC)

National Consumers League
1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747

e-mail: info@nclnet.org
www.fraud.org/aaft/aaftinfo.htm
The alliance, coordinated by the National Consumers League, is a coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, educators, and consumer protection agencies. AAFTEC members promote efforts to educate the public about telemarketing and Internet fraud, and how consumers can shop safely by phone and online.

American Council on Consumer Interests (ACCI)

415 South Duff, Ste. C
Ames, IA 50010-6600
515-956-4666

Fax: 515-233-3101

e-mail: info@consumerinterests.org

www.consumerinterests.org

Serving the professional needs of consumer educators, researchers, and policymakers, ACCI publications and educational programs foster the production, synthesis, and dissemination of information in the consumer interest.

American Council on Science and Health (ACSH)

1995 Broadway, 2nd Floor
New York, NY 10023-5860
212-362-7044

Fax: 212-362-4919

e-mail: acsh@acsh.org

www.acsh.org

A nonprofit public education group, ACSH has the goal to provide consumers with up-to-date scientifically sound information on the relationship between human health and chemicals, foods, lifestyles, and the environment. Booklets and special reports on a variety of topics are available.

Center for Auto Safety (CAS)

1825 Connecticut Ave., NW, Ste. 330
Washington, DC 20009
202-328-7700

www.autosafety.org

CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions, and related issues. For advice on specific problems, CAS requests that consumers write a brief statement of the problem or question; including the year, make, model of the vehicle, and a stamped self-addressed envelope.

NATIONAL CONSUMER ORGANIZATIONS

Center for Science in the Public Interest (CSPI)

1875 Connecticut Ave., NW, Ste. 300
Washington, DC 20009
202-332-9110
Fax: 202-265-4954

e-mail: cspi@cspinet.org
www.cspinet.org

A nonprofit, membership organization, CSPI conducts research, education, and advocacy on nutrition, health, food safety and related issues, and publishes the monthly Nutrition Action Healthletter as well as other consumer information materials.

Center for the Study of Services

733 15th St., NW
Washington, DC 20005
202-347-7283
Toll free: 1-800-213-7383
Fax: 202-347-4000

e-mail: support@checkbook.org
www.checkbook.org

This nonprofit organization publishes books and pamphlets to help consumers select such services as doctors, hospitals, and health plans, as well as goods such as new cars. It also publishes information and maintains an on-line database to help consumers shop for big-ticket products, such as audio-video equipment, major appliances, and tires. And it also rates local service providers such as plumbers, roofers and auto repair shops in the Boston, Chicago, Philadelphia, Washington DC, Seattle, San Francisco and St. Paul/Minneapolis areas.

★ Certified Financial Planner Board of Standards

Communication and Consumer Services
1670 Broadway, Ste. 600
Denver, CO 80202-4809
303-830-7500
Toll free: 1-888-237-6275

Fax: 303-860-7388
e-mail: mail@cfp-board.org
www.CFP-Board.org

Certified Financial Planner Board of Standards is a nonprofit regulatory organization that fosters professional standards in personal financial planning so that the public values, has access to and benefits from competent financial planning. CFP Board regulates financial planners through trademark law by certifying individuals

who meet its requirements to use the marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame logo). CFP Board provides free educational materials and workplace seminars. Call 1-888-237-6275 or go to www.CFP.net.

Coalition Against Insurance Fraud

1012 14th St. NW, Ste. 200
Washington, DC 20005
202-393-7330

Fax: 202-393-7329
e-mail: info@insurancefraud.org
www.InsuranceFraud.org

The Coalition Against Insurance Fraud is a national alliance of consumer groups, government agencies, and insurance companies dedicated to combating all forms of insurance fraud through advocacy and public information. It conducts research, develops public education programs and publishes a consumer brochure, How to Avoid Becoming a Victim of Insurance Fraud, which is available upon request. It also refers consumers to appropriate agencies to report incidences of insurance fraud.

Community Nutrition Institute (CNI)

419 West Broad Street #204
Falls Church, VA 22046
703-532-0030

Fax: 703-532-5780
www.communitynutrition.org

An advocate for programs and services to enable consumers to enjoy a diet that is adequate, safe, and healthy, CNI also works to increase citizen participation in the state and federal policy and administrative processes to achieve these goals. CNI publishes Nutrition Week, a newsletter covering nutrition and food safety issues, as well as related legislative and regulatory actions.

Congress Watch

215 Pennsylvania Ave., SE
Washington, DC 20003
202-546-4996

Fax: 202-547-7392
e-mail: congresswatch@citizen.org
www.citizen.org/congress

An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation, and policies in such areas as health and safety, and campaign financing, and has publications available on the issues with which it deals.

NATIONAL CONSUMER ORGANIZATIONS

Consumer Action

717 Market St., Ste. 310
San Francisco, CA 94103
415-777-9635 (Consumer Complaints)
213-623-8327 (Hotline)
TTY: 415-777-9456
Fax: 415-777-5267
e-mail: info@consumer-action.org
www.consumer-action.org

Consumer Action assists consumers with marketplace problems. An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages. Community based organizations can receive these free publications in bulk.

Consumer Alert

1001 Connecticut Ave., NW, Ste. 1128
Washington, DC 20036
202-467-5809
Fax: 202-467-5814
e-mail: consumer@consumeralert.org
www.consumeralert.org

Consumer Alert's mission is to inform the public about the consumer benefits of competitive enterprise and to expose the flawed economic, scientific and risk data that underlie certain public policies. Consumer Alert has an active program of consumers with information to help them make every day decisions. The constituent of Consumer Alert is the real consumer who pays the bills.

Consumer Federation of America (CFA)

1424 16th St., NW, Ste. 604
Washington, DC 20036
202-387-6121
Fax: 202-265-7989
www.consumerfed.org

Comprised of more than 240 organizations representing a membership exceeding 50 million consumers, CFA is a consumer advocacy and education organization. Issues on which it currently represents consumer interests before Congress and federal regulatory agencies include telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various con-

sumer issues, as well as consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumers for World Trade (CWT)

1001 Connecticut Ave., NW, Ste. 1110
Washington, DC 20036
202-293-2944
Fax: 202-293-0495
e-mail: cwt@cwt.org
www.cwt.org

A nonprofit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

Families USA

1334 G St., NW, Ste. 300
Washington, DC 20005-3169
202-628-3030
Fax: 202-347-2417
e-mail: info@familiesusa.org
www.familiesusa.org/site/PageServer
A national, nonprofit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on health care issues. In addition to its two grass roots advocacy networks — asap!, a network of health and long-term care reform activists and HealthLink USA, a nationwide health reform computer network for public interest groups — Families USA develops and distributes reports and other materials on health and long-term care issues.

The Federation of American Consumers and Travelers (FACT)

318 Hillsboro Ave.,
PO Box 104
Edwardsville, IL 62025
Toll Free: 1-800-USA-FACT
e-mail: cservice@fact-org.org
www.fact-org.org
The Federation of American Consumers and Travelers (FACT) is a national not-for-profit consumer group representing more than one million Americans throughout the U.S. FACT provides individuals and small associations with a complete array of cost-effective benefits and unique programs. FACT provides non-biased and non-partisan weekly Eye-on-Washington Reports direct from the nation's capitol, no-strings-attached Disaster Aid, continuing edu-

NATIONAL CONSUMER ORGANIZATIONS

cation scholarships, community and classroom grants, assistance for small business owners, travel discounts, and a Consumer Hotline/Library.

Funeral Consumers Alliance (FCA)

33 Patchen Road
South Burlington, VT 05403
802-865-8300
Toll free: 1-800-765-0107
Fax: 802-865-2626
e-mail: info@funerals.org
www.funerals.org

Funeral Consumers Alliance is a nonprofit educational organization protecting a consumer's right to choose a dignified, meaningful, and affordable funeral. In addition to informing the public about their available options and rights, FCA will assist in mediating complaints. There are more than 100 local affiliates around the country, many of which work for better legislation, do funeral price surveys, and counsel members and the general public.

HALT: An Organization of Americans for Legal Reform

1612 K St. NW, Ste. 510
Washington, DC 20006
202-887-8255
Toll free: 1-888-367-4258
Fax: 202-887-9699
e-mail: halt@halt.org
www.halt.org

HALT's mission is to enable Americans to handle their legal affairs affordably, equitably, and simply. HALT publishes a series of self-help legal manuals, operates a legal information clearinghouse, and advocates for legal reforms that will benefit consumers.

Health Research Group (HRG)

1600 20th St., NW
Washington, DC 20009
202-588-1000
www.citizen.org/hrg

A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices, and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and a monthly letter on prescription drugs are available.

Jump\$tart Coalition for Personal Financial Literacy

919 18th St., NW, Ste. 300
Washington, DC 20006
202-466-8610
Toll free: 1-888-45-EDUCATE
Fax: 202-223-0321
e-mail: info@jumpstartcoalition.org
www.jumpstart.org

The Coalition's direct objective is to encourage curriculum enrichment to ensure that basic personal financial management skills are attained during the K-16 educational experience.



National Association of Consumer Agency Administrators (NACAA)

Two Brentwood Commons, Ste. 150
750 Old Hickory Blvd.
Brentwood, TN 37027
615371-6125
Fax: 615-369-6225
e-mail: nacaa@nacaa.net
www.nacaa.net

An association of the administrators of local, state, and federal government consumer protection agencies, NACAA provides training programs, public policy studies and conferences, professional publications, and other member services.

National Coalition for Consumer Education

c/o National Consumers League
1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323
Fax: 202-835-0747
www.nclnet.org

NCCE is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators. The coalition sponsors LifeSmarts, a game-show competition open to all teens in the United States who are in the 9th through 12th grade.

National Community Reinvestment Coalition (NCRC)

733 15th St., NW, Ste. 540
Washington, DC 20005-2112
202-628-8866
Fax: 202-628-9800
e-mail: member@ncrc.org



Member of SOCAP International, see page 45.



Provided financial support for the publication of the Consumer Action Handbook.

NATIONAL CONSUMER ORGANIZATIONS

www.ncrc.org

NCRC was founded in 1990 with the goal of ending discriminatory banking practices and increasing the flow of private capital and credit into underserved communities across the country. NCRC has over 600 members in every state and major city in America as well as in many smaller cities and rural areas.

National Consumer Law Center (NCLC)

77 Summer St., 10th Floor
Boston, MA 02111-1006
617-542-8010

Fax: 617-523-7398

e-mail: consumerlaw@nclc.org

www.consumerlaw.org

NCLC is an advocacy and research organization focusing on the needs of low-income and elderly consumers. It represents the interests of consumers in court, before administrative agencies, and before legislatures. Limited resources prevent the organization from responding to individual inquiries. The Center also publishes *Surviving Debt: A Guide for Consumers*. The Consumer Credit and Sales Legal Practice Series consisting of 16 desk reference manuals for attorneys.

National Consumers League

1701 K St., NW, Ste. 1200
Washington, DC 20006
202-835-3323

Fax: 202-835-0747

e-mail: info@nclnet.org

www.nclnet.org

Founded in 1899, the mission of the NCL is to identify, protect, represent, and advance the economic and social interests of consumers and workers. The league is a nonprofit membership organization working for health, safety, and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud, food and drug safety, fair labor standards, child labor, health care, e-commerce, financial services and telecommunications. The league promotes consumer education through outreach to high school students and provides information to consumers through publications, media outreach, and multiple websites.

National Council on the Aging (NCOA)

300 D St., SW, Ste. 801
Washington, DC 20024
202-479-1200

TDD: 202-479-6674

Fax: 202-479-0735

e-mail: info@ncoa.org

www.ncoa.org

NCOA is the nation's first association of organizations and professionals dedicated to promoting the dignity, self-determination, well being, and contributions of older persons.

National Fraud Information Center/Internet Fraud Watch

1701 K St., NW, Ste. 1200
Washington, DC 20006

Toll free: 1-800-876-7060

TDD/TTY: 202-835-0778

Fax: 202-835-0767

www.fraud.org

NFC/IFW assists consumers with recognizing and filing complaints about telemarketing and Internet fraud. A project of the National Consumers League, the hotline provides consumers with information to help them avoid becoming victims of fraud, and assistance in relaying consumers' reports about telemarketing and Internet to the appropriate law enforcement agencies. Spanish-speaking counselors available.

Public Citizen, Inc.

1600 20th St., NW
Washington, DC 20009
202-588-1000

Fax: 202-588-7799

e-mail: pcmail@citizen.org

www.citizen.org

A national, nonprofit membership organization representing consumer interests through lobbying, litigation, research, and publications, Public Citizen represents consumer interests in Congress, the courts, government agencies, and the media. Primary current areas of interest include product liability, health care delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

NATIONAL CONSUMER ORGANIZATIONS

Self Help for Hard of Hearing People

7910 Woodmont Ave., Ste. 1200

Bethesda, MD 20814

301-657-2248

TDD/TTY: 301-657-2249

Fax: 301-913-9413

e-mail: info@hearingloss.org

www.shhh.org

The largest international consumer organization devoted to serving the interests of consumers with hearing loss through self help, advocacy, and education. Founded in 1979, SHH is a non-profit membership association with over 250 chapters throughout the U.S.

Publications include information on: hearing aids, cochlear implants, assistive listening devices, Americans with Disabilities Act, employment, travel, lip-reading, education, parenting, medical research, psychological stress and telephone and television strategies. Holds annual conventions and publishes Hearing Loss: The Journal of Self Help for Hard of Hearing People.

U.S. Public Interest Research Group (U.S. PIRG)

218 D St., SE

Washington, DC 20003-1900

202-546-9707

Fax: 202-546-2461

e-mail: uspirg@pirg.org

www.uspirg.org

U.S. PIRG is the national lobbying office for the state public interest research groups. The PIRGs are consumer environmental advocacy groups active in many states across the country. U.S. PIRG works on a variety of consumer and environmental protection issues, including bank fees, credit bureau abuses, clean air and clean water, right to know, campaign finance reform, and various other issues. U.S. PIRG does not handle individual consumer complaints directly but measures complaint levels to gauge the need for remedial legislation.

★ **Society of Consumer Affairs Professionals in Business (SOCAP)**

675 North Washington St., Ste. 200

Alexandria, VA 22314

703-519-3700

Fax: 703-549-4886

e-mail: socap@socap.org

www.socap.org

An international professional organization, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.



TRADE AND PROFESSIONAL ASSOCIATIONS

Companies that manufacture similar products or offer similar services often belong to an industry association. These associations help resolve problems between their member companies and consumers. Most also provide consumer information through publications and web sites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

Accrediting Council for Independent Colleges and Schools (ACICS)

750 First St., NE, Ste. 980

Washington, DC 20002

202-336-6780

Fax: 202-842-2593

e-mail: info@acics.org

www.acics.org

Association of accredited career schools training in business and business-related subjects.

★ **AFSA Education Foundation**



919 18th St., NW

Washington, DC 20006

202-466-8611

e-mail: susie@afsamail.org

www.afsaef.org

The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

Alliance of Automobile Manufacturers

1401 Eye St., NW, Ste. 600

Washington, DC 20005

202-326-5500

Fax: 202-326-5598

www.autoalliance.org

The Alliance of Automobile Manufacturers represents the common interests of its members on a broad range of public policy issues. Through the Alliance, members are able to convey this commitment as well as the industry's accomplishments and its positions on issues to the public, the government, the media and other interested parties.

American Apparel Manufacturers Association

1601 North Kent St., Ste. 1200

Arlington, VA 22209

Toll free: 1-800-520-2262

Fax: 703-522-6741

www.apparel and footwear.org

Membership: Manufacturers of clothing.

American Arbitration Association

335 Madison Ave., 10th Fl.

New York, NY 10017

Toll free: 1-800-778-7879

www.adr.org

A not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, conciliation and other voluntary procedures. Through its 37 offices in the U.S. and Europe, the AAA provides a forum for the hearing of disputes, rules and procedures and a roster of impartial experts to resolve cases.

★ **American Association of Homes and Services for the Aging**

2519 Connecticut Ave., NW

Washington, DC 20008-1520

202-783-2242

e-mail: info@aahsa.org

www.aahsa.org

AAHSA is committed to advancing the vision of healthy, affordable, ethical aging services for America. The association represents 5,600 mission-driven, not-for-profit nursing homes, continuing care retirement communities, assisted living and senior housing facilities, and community service organizations.

American Bankers Association

1120 Connecticut Ave., NW

Washington, DC 20036

202-663-5000

Toll free: 1-800-BANKERS

Fax: 202-663-7578

www.aba.com

The American Bankers Association is the largest banking trade association in the country. Its membership includes community, regional, and money center banks as well as savings associations, trust companies, and savings



TRADE AND PROFESSIONAL ASSOCIATIONS

banks. It will provide consumer education materials on request.

American Bar Association

740 15th St., NW
Washington, DC 20005
202-662-1680
Fax: 202-662-1683

e-mail: dispute@abanet.org
www.abanet.org

Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

American Collectors Association

PO Box 39106
Minneapolis, MN 55439-0106
952-926-6547
Fax: 952-926-1624

www.acainternational.org

Membership: credit grantors, debt collectors, attorneys and industry service providers employing credit and collection professionals. Each member adheres to a stringent code of ethics. A complaint resolution program is available.

American Council of Life Insurers

101 Constitution Ave., Ste. 700
Washington, DC 20001-2133
202-624-2000
Toll free: 1-800-942-4242 (Consumer Helpline)
Fax: 202-624-2319

www.acli.com

Trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

American Fence Association

800 Roosevelt Rd., Bldg C, Ste. 20
Glen Ellyn, IL 60137
630-942-6598
Toll free: 1-800-822-4342
Fax: 630-790-3095

www.americanfenceassociation.com

The AFA is a national trade association for the fence industry and has over 2,000 members nationwide. Members are fence contractors, retailers, wholesalers, suppliers and manufacturers.

American Health Care Association

1201 L St., NW
Washington, DC 20005
202-842-4444

Toll free: 1-800-321-0343 (Bookstore Only)

Fax: 202-842-3860

www.ahca.org

Membership: State associations of long-term health care facilities. Also, associate business membership program for health related businesses.

American Institute of Certified Public Accountants

Professional Ethics Division
Harborside Financial Center
201 Plaza III

Jersey City, NJ 07311-3881

Toll free: 1-888-777-7077 (Ethics Hotline)

e-mail: ethics@aicpa.org

www.aicpa.org

Membership: Professional organization of accountants certified by the states and territories.

American Moving and Storage Association (AMSA)

1611 Duke St.
Alexandria, VA 22314
703-683-7410

Fax: 703-683-7527

e-mail: info@moving.org

www.moving.org

The professional moving industry's national trade association offers a consumer website, including a new Mover Referral Service. It also sponsors an arbitration service (dispute settlement program) helping consumers resolve loss and damage claims on interstate moves.

American Orthotic and Prosthetic Association

330 John Carlyle St., Ste. 200
Alexandria, VA 22314
571-431-0876 ext. 233
Fax: 571-431-0899

e-mail: info@aopanet.org

www.aopanet.org

The American Orthotic and Prosthetic Association is a national trade association committed to providing high quality, unprecedented business services and products to O&P professionals. Since our founding in 1917, we have worked diligently to establish ourselves as the voice for O&P businesses. AOPA membership consists of over 1,800 O&P companies, suppliers, and affiliates who design, fabricate, fit and supervise the use of orthoses (orthopedic braces) and prostheses (artificial limbs).

TRADE AND PROFESSIONAL ASSOCIATIONS

American Society of Travel Agents, Inc.

Consumer Affairs
1101 King St., Ste. 200
Alexandria, VA 22314
703-739-2782
Fax: 703-684-8319
www.astanet.com
Membership: Travel agents.

America's Community Bankers (ACB)

900 19th St., NW, Ste. 400
Washington, DC 20006
202-857-3100
Fax: 202-296-8716
www.acbankers.org
ACB is the national trade association for 2,000 savings and community financial institutions and related business firms. ACB makes information developed by its members on consumer financial services, housing, finance, and community development available free of charge.

Better Hearing Institute (BHI)

515 King St., Ste. 420
Alexandria, VA 22314
703-684-3391
Toll free: 1-800-EAR-WELL
Fax: 703-684-6048
e-mail: mail@betterhearing.org
www.betterhearing.org
A nonprofit educational organization, BHI informs persons with impaired hearing and the general public about hearing loss and available help through medicine, surgery, amplification, and other rehabilitation. Membership: professionals and others who help persons with impaired hearing.

Blue Cross and Blue Shield Association

Consumer Affairs
1310 G St., NW
Washington, DC 20005
202-626-4780
Fax: 202-626-4833
www.bluecares.com
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada and Jamaica.

Boat Owners Association of The United States, BOAT/ U.S.

Caroline Ajootian, Director, Consumer Protection Bureau
880 South Pickett St.
Alexandria, VA 22304-0730

703-823-9550
Fax: 703-461-4671
e-mail: consumerprotection@boat.us.com
www.boat.us.com
The Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry, Boat/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Career College Association (CCA)

10 G St., NE, Ste. 750
Washington, DC 20002
202-336-6700
Fax: 202-336-6828
e-mail: cca@career.org
www.career.org
Membership: Career-specific post secondary education institutions.

Carpet and Rug Institute

310 Holiday Ave.
PO Box 2048
Dalton, GA 30720
706-278-3176
Toll free: 1-800-882-8846
Fax: 706-278-8835
e-mail: communications@carpet-rug.com
www.carpet-rug.com
Membership: Manufacturers of carpets, rugs, bath mats; suppliers of raw materials and services to the industry.

Children's Advertising Review Unit (CARU)

Council of Better Business Bureaus, Inc.
70 West 36th Street, 13th Floor
New York, NY 10018
866-334-6272, ext.111
e-mail: caru@caru.bbb.org
www.caru.org
Handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

Consumer Electronics Association (CEA)

2500 Wilson Blvd.
Arlington, VA 22201-3834
703-907-7600
Toll free: 1-866-858-1555
Fax: 703-907-7601
e-mail: cea@ce.org
www.ce.org
CEA, a sector of the Electronic Industries Alliance (EIA), represents more than 600 U.S. companies involved in the development, manufacturing and distribution of audio, video, mobile

TRADE AND PROFESSIONAL ASSOCIATIONS

electronics, communications, information technology, multimedia and accessory products, as well as related services, that are sold through consumer channels. Combined, these companies account for more than \$60 billion in annual sales.

Credit Union National Association (CUNA)

5710 Mineral Point Rd.
Madison, WI 53701
608-231-4308
Toll free: 1- 800-356-9655
Fax: 608-232-8240
e-mail: ethayer@cuna.com
www.cuna.org

Serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members; they belong to credit union leagues, which belong to CUNA.

★ **Direct Marketing Association (DMA)**

Consumer Affairs
1111 19th St., NW, Ste. 1100
Washington, DC 20036
202-955-5030
Fax: 202-955-0085
e-mail: consumer@the-dma.org
www.the-dma.org

Membership: Companies who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast on-line advertising. DMA operates the Consumer Line, Mail Preference Service and Telephone Preference Service.

e-mail Preference Service (e-MPS)

www.dmaconsumers.org
The e-Mail Preference Service (e-MPS) is a free consumer service sponsored by The Direct Marketing Association (DMA) designed to cut down on the amount of unsolicited commercial e-mail consumers receive in their e-mail inboxes. Consumers can register online at www.dmaconsumers.org.

Mail Preference Service

PO Box 643
Carmel, NY 10512
202-861-2409
www.dmaconsumers.org
Handles written requests for name removal from most national advertising mailing lists.

Telephone Preference Service

PO Box 1559

Carmel, NY 10512

www.dmaconsumers.org

Handles written requests for name and telephone number removal from most national telemarketing lists.

Direct Selling Association (DSA)

1275 Pennsylvania Ave., NW
Ste. 800
Washington, DC 20004
202-347-8866
Fax: 202-347-0055
e-mail: info@dsa.org
www.dsa.org

Membership: Companies that manufacture and distribute consumer products person-to-person and through home-party plans using independent salespeople. All members comply with the DSA Code of Ethics which protects consumers of direct selling products as well as the sellers of the products and opportunities.

Distance Education and Training Council

1601 18th St., NW
Washington, DC 20009
202-234-5100
Fax: 202-332-1386
e-mail: detc@detc.org
www.detc.org

Membership: Home study (correspondence) schools.

Financial Planning Association (FPA)

Offices in Atlanta, Denver, and Washington
4100 E. Mississippi Ave., Ste. 400
Denver, CO 80246-3053
Toll free: 1-800-647-6340
Fax: 303-7590749
e-mail: fpa@fpanet.org
www.fpanet.org

The Financial Planning Association (FPA) is the membership organization for the financial planning community. Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP licensee.

Food Marketing Institute (FMI)

655 15th St. N.W., Ste. 700
Washington, DC 20005
202-452-8444
www.fmi.org

TRADE AND PROFESSIONAL ASSOCIATIONS

FMI conducts programs in research, education, industry relations and public affairs on behalf of its members—grocery retailers and wholesalers.

Hearing Industries Association

515 King St., Ste. 420
Alexandria, VA 22314
703-684-5744

Fax: 703-684-6048

e-mail: hipaa@hearing.org.

www.hearing.org

Membership: Companies engaged in the manufacture and/or sale of hearing aids, their components, parts, and related products and services.

Household Goods Forwarders Association of America, Inc. (HHG-FAA)

2320 Mill Rd., Ste. 102
Alexandria, VA 22314
703-684-3780

Fax: 703-684-3784

e-mail: info@hhgfaa.org.

www.hhgfaa.org

The Household Goods Forwarders Association of America, Inc. represents movers and forwarders who handle commercial, government and military shipments of household goods. HHG-FAA is dedicated to fostering an industry-wide commitment to the highest standards.

Insurance Information Institute

Jeanne Salvatore,
Consumer Affairs
110 William St., 24th Floor
New York, NY 10038
212-346-5555

Toll free: 1-800-331-9146

e-mail: jeannes@iii.org

www.iii.org

The National Insurance Consumer Helpline is a resource for consumers with automobile, homeowners and life insurance questions. The Helpline is open Monday through Friday from 8 a.m. to 8 p.m., EST.

International Cemetery and Funeral Association

Cemetery Consumer Service Council
PO Box 2028
Reston, VA 20195-0028
703-391-8407

Fax: 703-391-8416

www.icfa.org/ccsc.htm

The Cemetery Consumer Service Council is an industry-sponsored dispute resolution program.

Other consumer information is available concerning cemetery practices and rules.

Monument Builders of North America

Greg Patzer, Executive Vice President
401 North Michigan Ave., Ste. 2200
Chicago, IL 60011-4267

Toll free: 1-800-233-4472

Fax: 312-673-6732

e-mail: info@monumentbuilders.org

www.monumentbuilders.org

Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Mortgage Bankers Association of America

Consumer Affairs
1919 Penn. Ave., N.W.
Washington, DC 20006
202-557-2700

www.mbaa.org

Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and loan associations.

National Advertising Division

Council of Better Business Bureaus, Inc.
70 W 36th St., 13th Floor
New York, NY 10018

e-mail: sharris@nad.bbb.org

www.nadreview.org

Handles complaints about the truth and accuracy of national advertising.

National Association of Home Builders

Member Service Center
1201 15th St., NW
Washington, DC 20005

202-266-8200 ext 0

Toll free (outside DC area): 1-800-368-5242

e-mail: info@nahb.com

www.nahb.com

Membership: Single- and multi-family home builders, commercial builders and others associated with the building industry.

National Association of Insurance Commissioners (NAIC)

Government Relations
444 North Capitol St., NW, Ste. 701
Washington, DC 20001
202-624-7790
Fax: 202-624-8579

TRADE AND PROFESSIONAL ASSOCIATIONS

www.naic.org

NAIC is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. One of its primary functions is consumer protection. It produces a number of guides which are distributed to insurance departments and directly to consumers upon request.

National Association of Personnel Services (NAPS)

PO Box 2128
The Village At Banner Elk, Ste. 108
Banner Elk, NC 28604
828-898-4929
Fax: 828-898-8098
www.napsweb.org
Membership: Private employment agencies.

National Association of Professional Insurance Agents

400 North Washington St.
Alexandria, VA 22314
703-836-9340
e-mail: piainfo@pianet.org
www.PIANET.com
Provides consumers practical advice on personal insurance buying through its national outreach program.

National Association of Realtors (NAR)

430 North Michigan Ave.
Chicago, IL 60611
312-329-8200
Toll free: 800-874-6500
www.realtor.com
Website offers property ads, home buying and selling tips, real estate news, information about using a Realtor and more. NAR will also refer you to your local realty board for assistance in resolving disputes.

National Association of Security Dealers

Office of Dispute Resolution
65 Broadway, 27th Floor
New York, NY 10006
212-858-4400
Fax: 212-858-4429
e-mail: ciletters@nasd.com
www.nasdr.com
Third-party dispute resolution forum, including both arbitration and mediation solutions, for the resolution of monetary and business disputes between investors and securities firms.

National Food Processors Association

Brian Folkerts, Vice President of Government Affairs and Communications
1350 I. St. N.W., Ste. 300
Washington, DC 20005
202-639-5900
e-mail: nfpa@nfpa-food.org
www.nfpa-food.org
Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

National Funeral Directors Association

13625 Bishop's Drive
Brookfield, WI 53005-6607
262-729-1880
Toll free: 1-800-228-6332
e-mail: nfda@nfda.org
www.nfda.org
Third party dispute resolution program for complaints regarding funeral homes.

★ **National Futures Association**

200 West Madison St.
Chicago, IL 60606-3447
312-781-1370
Toll free (outside IL): 1-800-621-3570
Fax: 312-781-1467
e-mail: information@nfa.futures.org
www.nfa.futures.org
Contact NFA regarding disputes with futures commission merchants, commodity trading advisors, commodity pool operators, introducing brokers, and associated individuals.

★ **National Home Equity Mortgage Association (NHEMA)**

1301 Pennsylvania Ave. NW
Ste. 500
Washington, DC 20004
202-347-1210
www.nhema.org
Founded in 1974, NHEMA is committed to keeping consumers informed and able to take advantage of the benefits afforded by home equity mortgages. Today, NHEMA represents 350 member companies in all 50 states, employing tens of thousands of people and providing needed credit to millions of Americans. NHEMA has a free consumer website designed to help borrowers borrow smart and avoid problems: www.borrowsmart.com

TRADE AND PROFESSIONAL ASSOCIATIONS

National Turkey Federation

1225 New York Ave., Ste. 400
Washington, DC 20005
202-898-0100
Fax: 202-898-0203
e-mail: info@turkeyfed.org
www.eatturkey.com
Membership: Turkey growers, hatcheries, breeders, processors, marketers, and allied industry firms and poultry

North American Consumer Protection Investigators (NACPI)

c/o VA Office of Consumer Affairs
1100 Bank Street, Ste. 1100
Richmond, VA 23219
804-786-1566
Fax: 804-371-7479
e-mail: rharris@vdacs.state.va.us
NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

North American Securities Administrators Association, Inc. (NASAA)

750 First St, NE, Ste. 1140
Washington, DC 20002
202-737-0900
Fax: 202-783-3571
e-mail: info@nasaa.org
www.nasaa.org
NASAA is an international organization devoted to investor protection. Its membership consists of the 66 state, provincial and territorial securities administrators in the 50 states, the District of Columbia, Canada, Mexico and Puerto Rico. In the United States, NASAA is the voice of the 50 state securities agencies responsible for the grass-roots investor protection, investor education and efficient capital formation.

Photo Marketing Association

3000 Picture Place
Jackson, MI 49201
517-788-8100
Toll free: 1-800-762-9287
Fax: 517-788-8371
www.pmai.org
Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

Soap and Detergent Association

1500 K St., NW, Ste. 300
Washington, DC 20005
202-347-2900
Fax: 202-347-4110
www.cleaning101.com
The Soap and Detergent Association has been educating consumers about the important link between health and hygiene since 1926. Free/low cost, practical information is available to consumers, educators and health professionals on hand hygiene, home and fabric care, and cleaning to control allergies and asthma. In addition to printed materials, SDA distributes an electronic newsletter containing tips and trends from the industry to help consumers understand the safe, effective and responsible use of cleaning products.

Tire Association of North America

1532 Pointer Ridge Place, Ste. G
Bowie, MD 20716-1883
301-430-7280
Toll free: 1-800-876-8372
Fax: 301-430-7283
e-mail: info@tireindustry.org
www.tana.net
Membership: Independent tire dealers and retreaders.

Toy Industry Association Inc.

1115 Broadway, Ste. 400
New York, NY 10010
212-675-1141
Fax: 212-633-1429
www.toy-tia.org
Membership: North American toy manufacturers.

United States Tour Operators Association

275 Madison Ave., Ste. 2014
New York, NY 10016
212-599-6599
Fax: 212-599-6744
e-mail: information@ustoa.com
www.ustoa.com
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.

U.S. MILITARY FAMILY CENTERS

Family Centers, located on most military installations, provide information, life skills education, and support services to military members and their families. One of the primary functions of the Family Center is to link customers with appropriate services available in the local community or through state and federal assistance programs. In this role, the Family Center director develops working partnerships with organizations such as local health and human services, churches, school systems, employment assistance, law enforcement, recreation, and other service providers.

"Family Centers" is a generic term that includes similar offices in each of the separate military branches. Each Service refers to the "Family Center" by a different name. If you cannot locate a Family Center, please contact your respective military branch's headquarters office listed below. The designation "DSN" preceding some of the phone numbers, refers to the military phone system and does not apply to the civilian sector.

Access to a directory of Family Centers by Service and by State is available through the Military Family Resource Center (MFRC) website at www.mfrc-dodqol.org/progDir/. If you have questions concerning other services of MFRC, visit the website or email them at mfrcrequest@caliber.com.

U.S. Army Community and Family Support Center

Soldier and Family Support
Isaac Templeton, Director
4700 King St.
Alexandria, VA 22302
703-681-7395
DSN: 761-5395
Fax: 703-681-7236
www.armycommunityservice.org/home.asp

U.S. Coast Guard Work/Life Program

Daniel Riehm, Director
Commandant, U.S. Coast Guard
2100 2nd St., SW, Rm. 6320
Washington, DC 20593
202-267-6160
Fax: 202-267-4798
www.uscg.mil/css/worklife/default.html

Marine Corps Family Services

Bruce Barnes
3280 Russell Rd.
Quantico, VA 22134-5103
703-784-0275
DSN: 278-0275
Fax: 703-784-9816
www.usmc-mccs.org

Air Force Family Matters Office

HQ US Air Force, Force Sustainment Division
Linda Olivia Smith
HQ F/DPPF
1040 Air Force Pentagon, Room 5C238
Washington, DC 20330-1040
703-697-4720
www.afcrossroads.com

Navy Family Assistance

HQ, FSC Support
Kit Decker
Navy Customer Service Center
5720 Integrity Dr.
Millington, TN 38055
866-827-5627
DSN: 882-5627
e-mail: cscmailbox@navy.mil
www.persnet.navy.mil

U.S. MILITARY COMMISSARY AND EXCHANGE OFFICES

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices before contacting the national headquarters of a commissary or exchange.

Navy Exchange Service Centers

NEXCOM Headquarters
3280 Virginia Beach Blvd.
Virginia Beach, VA 23452-5724
Toll free: 1-800-NAV-EXCH
www.navy-nex.com

Marine Corps Exchange

Headquarters,
U.S. Marine Corps
Cindy Whitman Lacy, Retail
3044 Catlin Ave. (MRX)
Quantico, VA 22134
703-784-3800
DSN: 278-3800
Fax: 703-784-2710
www.usmc-mccs.org/busops/retail/main.asp

Marine Corps Exchange 0630

Marine Corps Logistics Base
George Mettrick, Retail
814 Radford Blvd., Bldg. 7500
Albany, GA 31704-1128
229-888-6801
DSN: 567-5189
Fax: 229-439-0324

Marine Corps Exchange 0190

Marine Corps Logistics Base
Harry Sherman, Retail
Bldg. 319
Barstow, CA 92311-5018
760-256-8974
DSN: 282-6014
Fax: 760-256-7027

Marine Corps Exchange 0260

Marine Corps Air Station
Lou Prince, Retail
Bldg. 408
Beaufort, SC 29904-5003
843-228-7751
DSN: 335-7751
Fax: 843-228-7077
www.mccssc.com

Marine Corps Exchange 0220

Kenneth Mansfield, Retail
PSC Box 8009
Marine Corps Air Station
Cherry Point, NC 28533-0009
252-463-1699
DSN: 582-2549
Fax: 252-463-3565
www.mccscherrypoint.com

Marine Corps Exchange 1110

MWR Activity 1110 Marforlant
Yolanda Facey, Head of Retail
1251 Yalu St.
Norfolk, VA 23515-4693
757-423-1187, ext. 11
DSN: 565-1187
Fax: 757-423-5819
www.mwr-elmore.com

Marine Corps Exchange, HQ Battalion

Doug Baer, Head of
Retail/Business Ops
PO Box 4009
Arlington, VA 22214-5003
703-979-8420
DSN: 224-8420
Fax: 703-979-0972

Marine Corps Exchange 1450

Marine Corps Air Station
Iwakuni
Tom Bell, Head of Retail
PSC 561 Box 1866
FPO AP, 96310-0029
011-81-6117-53-5641
DSN: 253-4017
Fax: 011-81-827-21-7363
www.mccsiwakuni.com

Marine Corps Exchange 0910

Marine Corps Base Hawaii
Linda Gulosh, Head of Retail
Bldg. 1404 Box 63073
Kanehoe Bay, HI 96863-3073
808-254-7522
Fax: 808-254-6627
www.mccshawaii.com

Marine Corps Exchange 0130

Marine Corps Base
Carlton Mencer, Retail
Bldg. 895
Camp Lejuene, NC 28542-5003
910-451-2434 or 35
DSN: 751-2434
Fax: 910-451-3355
www.usmcexchange.com

Marine Corps Exchange 0160

Marine Corps Recruit
Depot/ERR
Bob Mullen, Head of Retail
Bldg. 202, PO Box 5100
Parris Island, SC 29905-5003
843-525-3302, ext. 7208/7307
DSN: 832-3301
Fax: 843-525-2872
www.mccssc.com

Marine Corps Exchange 0830

MCAS Miramar
Gary Walls, Head of Retail
45233 Antares Dr., Bldg. 2660
San Diego, CA 92145
858-695-7217
Fax: 858-695-7217
www.mccsmiramar.com

Marine Corps Exchange 0140

Marine Corps Base
Joe Allison, Head of Retail
Box 555020
Camp Pendleton, CA 92055-5020
760-725-6305
DSN: 365-6305
Fax: 760-385-0446
www.mccscamp Pendleton.com

Marine Corps Exchange 0120

Marine Corps Base
Vicky Bartlett, Head of Retail
Bldg. 3500, PO Box 229
Quantico, VA 22134-0229
703-640-8800
Fax: 703-640-6708
www.quantico.usmc-mccs.org

U.S. MILITARY COMMISSARY AND EXCHANGE OFFICES

Marine Corps Exchange 0170

MCRD San Diego
Roland Griffin, Director
Business Ops/Retail
3800 Chosin Ave.
San Diego, CA 92140-5196
619-725-6263
Fax: 619-725-6205
www.mcx-mcrdsandiego.com

Marine Corps Exchange 0150 **MCAGCC**

Maggie Jones, Head of
Business Operations
Box 788150

Twentynine Palms, CA

92278-8150
760-830-6163, ext. 206
DSN: 957-6163
Fax: 760-830-7239
www.29palms.usmc-mccs.org

Marine Corps Exchange 0270

Marine Corps Air Station
Kathy Bausch, Head of Retail
Box 99115

Yuma, AZ 85369-9115

928-269-2363
DSN: 951-2363
Fax: 928-344-1902
www.yuma.usmc-mccs.org

Defense Commissary **Agency (DeCA)**

DeCA Headquarters
Corporate Communications
1300 E. Ave.

Fort Lee, VA 23801-1800

804-734-8134
Fax: 804-734-8248
www.commissaries.com

DeCA East – Virginia Beach

Public Affairs Office
5151 Bonney Rd., Ste. 201
Virginia Beach, VA 23462-4314
757-284-3102
Fax: 757-284-3105

DeCA East – San Antonio

300 AFCOMS Way
San Antonio, TX 78226-1330
210-925-1498
Fax: 210-925-2619

DeCA West

Public Affairs Office
3401 Acacia St., Ste. 115
McClellan, CA 95652-1002
916-569-4839
Fax: 916-569-4939

DeCA Europe

Public Affairs Office
Unit 3060
APO, AE 09094
011-49-631-3523-105
Fax: 011-49-361-3523-110

Coast Guard Exchange **System**

Mark Rose, USCG, Chief, **Office of Exchange & MWR**

Corporate Headquarters
870 Greenbrier Circle, Ste. 502
Chesapeake, VA 23320-2681

757-420-2480
Fax: 757-420-7185
e-mail: mrose@cg-exchange.com
www.cg-exchange.com

Army and Air Force **Exchange Service**

U.S. Headquarters
Supervisor, Customer
Relations
PO Box 660202

Dallas, TX 75266-0202
214-312-3531
Fax: 214-312-2754
www.aafes.com

INDEX

This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic there will be one or more contacts followed by the Handbook page number(s). Sometimes you will be directed to "See" another entry for information and a list of contacts. "See also" references direct you to other topics that might be related to your problem and may help you locate the right contact. For company names see the alphabetical listings under "Corporate Consumer Contacts" and "Car Manufacturers and Dispute Resolution Programs."

A

AARP, 134
 ACCESS Board. See Architectural and Transportation Barriers Compliance Board
 Accountants
 American Institute of Certified Public Accountants, 141
 Accrediting Council for Independent Colleges and Schools, 140
 ADA. See Americans with Disabilities Act
 Adjustable rate mortgages, 23
 Advertising
 Children's Advertising Review Unit, 142
 National Advertising Division, 144
 AFSA Education Foundation, 140
 Aging. See also Elderly persons
 Administration on Aging, 115
 American Association of Homes and Services for the Aging, 140
 Assisted Living Federation of America, 22
 Continuing Care Accreditation Commission, 22
 Eldercare Locator, 21–22, 115
 Medicare prescription discount cards, 22
 Nursing Home Compare, 21
 AIDS hotline, 111
 Air quality
 Indoor Air Quality Information Clearinghouse, 122
 Air travel
 AIR Consumer Protection Division of the FAA, 121
 delayed and cancelled flights, 30
 delayed or damaged baggage, 30–31
 FAA air safety hotline, 121
 getting "bumped," 30
 lost baggage, 31
 overbooked flights, 30
 resolving problems with, 30–31
 Airlines. See Air travel; Travel
 Alcohol regulation
 Bureau of Alcohol, Tobacco and Firearms, 120

Alliance Against Fraud in Telemarketing and Electronic Commerce, 134
 Alliance of Automobile Manufacturers, 140
 A.M. Best
 insurance company ratings, 24
 AMA. See American Medical Association
 American Apparel Manufacturers Association, 140
 American Arbitration Association, 140
 American Association of Homes and Services for the Aging, 140
 American Bankers Association, 140–141
 American Bar Association, 141
 American Board of Medical Specialties, 21
 American Collectors Association, 141
 American Consumer Credit Counseling, 18
 American Council for Education
 general education development tests, 19
 American Council of Life Insurers, 24, 141
 American Council on Consumer Interests, 134
 American Council on Science and Health, 134
 American Fence Association, 141
 American Health Care Association, 141
 American Institute of Certified Public Accountants, 141
 American Medical Association, 21
 American Moving and Storage Association, 141
 American Orthotic and Prosthetic Association, 141
 American Society of Travel Agents, 142
 Americans with Disabilities Act, 118
 deaf or hard of hearing persons, 139
 America's Community Bankers, 142

Appliances
 warranties, 1–2
 Arbitration
 American Arbitration Association, 140
 description, 38
 Architectural and Transportation Barriers Compliance Board, 111
 ARMs. See Adjustable rate mortgages
 Assisted living facilities
 American Association of Homes and Services for the Aging, 140
 information sources, 21–22
 Assisted Living Federation of America, 22
 ATM cards, 14
 Automobiles. See Cars

B

Baby equipment
 reporting safety hazards, 37
 Baggage
 delayed or damaged, 30–31
 lost, 31
 Bankruptcy. See Credit reports
 Banks and banking. See also Credit; Loans
 American Bankers Association, 140–141
 America's Community Bankers, 142
 ATM/debit cards, 14
 direct deposit for paychecks, 14
 discriminatory practices, 137–138
 electronic processing, 13–14
 savings and checking accounts, 13–14
 state banking authorities, 95–98
 BBBs. See Better Business Bureaus
 Better Business Bureaus, 128–133
 BBB AUTO LINE, 37, 78
 BBBOnLine, 2, 128
 car repair shops, 12
 consumer services, 128
 credit counseling, 18
 description of the system, 128
 schools and, 19
 travel agencies, 29
 Better Hearing Institute, 142
 BHI. See Better Hearing Institute

INDEX

- Bilingual education
 - National Clearinghouse for English Language Acquisition, 113–114
- Blind persons
 - services and resources for, 35
- Blue Cross and Blue Shield Association, 142
- Boat Owners Association of the United States, 142
- BOAT/U.S. See Boat Owners Association of the United States
- Boats
 - Boat Owners Association of the United States, 142
- Bonds. See Investing
- Brokers
 - buyer-brokers for home buyers, 22
 - credit/sublease, 9
- Bureau of Indian Affairs, 119
- Buyer-brokers, 22
- Buying a home. See Homeownership
- C**
- Cancer
 - National Cancer Institute, 115
- Career College Association, 142
- Carpet and Rug Institute, 142
- Cars
 - Alliance of Automobile Manufacturers, 140
 - BBB AUTO LINE, 37
 - buying a new car, 9–10
 - buying a used car, 10–11
 - crash test information, 10
 - credit brokers, 9
 - dispute resolution, 37, 40, 75–77, 78
 - extended warranties and, 9
 - financing, 9
 - fuel economy and, 9
 - general consumer information, 9
 - insurance, 25
 - leasing, 11
 - lemons, 10, 12, 78
 - manufacturer listing, 75–77
 - rebates, 9
 - renting, 11–12
 - repairs, 12, 78
 - repossessions, 12–13
 - safety recalls, 2, 12
 - sublease brokers, 9
 - Tire Association of North America, 146
 - vehicle history, 10
 - warranties, 1–2
- Cell phones
 - digital versus analog, 33
 - plan types, 32
 - questions to ask about, 32–33
- roaming fees, 33
- Cemeteries. See also Funerals
 - Cemetery Consumer Service Council, 144
 - Monument Builders of North America, 144
 - National Cemetery Administration, 122
- Center for Auto Safety, 10, 12, 134
- Center for Science in the Public Interest, 135
- Center for the Study of Services, iv, 135
- Centers for Disease Control and Prevention, 111
 - fertility clinic success rates, 21
 - health-related travel information, 30
 - STD and AIDS hotline, 111
- Centers for Medicare and Medicaid Services, 115
- Certificates of deposit, 13
- Certified Financial Planner Board of Standards, 135
- CFA. See Consumer Federation of America
- CFTC. See Commodity Futures Trading Commission
- Check 21, 13
- Check Clearing for the 21st Century Act, 13
- Checking accounts, 13–14
- Child support, 116
- Children
 - abuse and neglect information, 115
 - baby equipment safety issues, 37
 - Children's Advertising Review Unit, 142
 - health insurance for, 26
 - 900 pay-per-call telephone services and, 33
 - online privacy protection, 8
 - peddling items door-to-door, 3
 - runaways, 116
 - state higher education savings programs, 19
 - Children's Advertising Review Unit, 142
 - Children's Online Privacy Protection Act, 8
- Cities
 - consumer protection offices listing, 79–94
- Civil rights
 - Commission on, 111
 - Offices of, 116
 - U.S. Department of Justice Civil Rights Division, 118
- Clothing
 - American Apparel Manufacturers Association, 140
- CMS. See Centers for Medicare and Medicaid Services
- Coalition Against Insurance Fraud, 135
- COBRA. See Consolidated Omnibus Budget Reconciliation Act
- Colleges and universities
 - Accrediting Council for Independent Colleges and Schools, 140
 - Career College Association, 142
 - catalogs, 19
 - Distance Education and Training Council, 143
- Commissaries. See Military commissary and exchange offices
- Commodity Futures Trading Commission, 111
- Community Nutrition Institute, 135
- Complaints
 - Better Business Bureaus and, 128–133
 - consumer complaints, 21, 36–40
 - contacting the seller, 36
 - debt collection, 19
 - dispute resolution programs, 38–39, 75–78, 140, 141, 144
 - federal government agencies, 111–127
 - help from outside organizations, 37
 - insurance regulators, 99–102
 - junk faxes, 6
 - reporting fraud, 36–37
 - safety hazards, 37
 - sample complaint letter, 40
 - state banking authorities, 95–98
 - state consumer protection offices, 79–94
 - state securities administrators, 103–106
 - state utility commissions, 107–110
 - telephone service, 32
 - written, 36, 79
- Conciliation, for dispute resolution, 38
- Congress Watch, 135
- Consolidated Omnibus Budget Reconciliation Act
 - health insurance coverage, 26
- Consumer Action, 136
- Consumer Alert, 136
- Consumer Credit Counseling Service, 18
- Consumer Electronics Association, 142–143
- Consumer Federation of America, 136

INDEX

Consumer Information Catalog, 124–125

Consumer Leasing Act, 11

Consumer organizations, listing, 134–139

Consumer Product Safety Commission, 111
reporting safety hazards, 37

Consumer Reporting Agencies, 16, 17

Consumer Reports
car safety ratings, 10
investment information, 28
new car buying and, 9

Consumer World, iv

Consumers for World Trade, 136

Consumers Union of the United States, Inc., iv
car safety ratings, 10

Contests
fraud and, 29

Continuing Care Accreditation Commission, 22

Cooling-off period, 4, 24

Cooperative extension service, iv

Cooperative State Research, Education, and Extension Service, 112, iv

Corporate consumer contacts, 41–74

Counseling services
housing counseling, 22
out-of-control debt, 17–18

Counties
consumer protection offices listing, 79–94

Cramming, 32

CRAs. See Consumer Reporting Agencies

Credit. See also Loans

AFSA Education Foundation, 140

Consumer Action, 136

consumer rights, 15
denial of, 16
home equity loans, 15
illegal creditor questions and policies, 14
installment loans, 15
out-of-control debt, 17–18
payday loans, 15
resolving problems, 16–19
tax refund loans, 15

Credit brokers, 9

Credit bureaus
free reports from, 16
unsolicited credit and insurance offers and, 4

Credit cards. See also Stored-value cards
e-mailing credit card numbers, 2

finance charges, 15–16
home shopping and, 2, 4
interest rates, 15
lost or stolen, 17
paying for home improvement and repairs, 24
paying for travel, 29
payment skipping offers, 16
PIN numbers, 7
teaser rates, 16

Credit insurance
car buying and, 9
credit card companies and, 14

Credit repair, 17

Credit Repair Organizations Act, 17

Credit reports
checking, 7
FICO score, 16
free annual reports, 16
major credit bureaus, 16
negative information on, 17

Credit Union National Association, 143

Credit unions
counseling services, 17

Credit Union National Association, 143
deposit insurance, 13

National Credit Union Administration, 125

CSREES. See Cooperative State Research, Education, and Extension Service

Customs, 116

D

DEA. See Drug Enforcement Administration

Deaf and hearing impaired persons
Better Hearing Institute, 142
Hearing Industries Association, 144
relay services, 35, 125
Self Help for Hard of Hearing People, 139
TTY service, 35

Debit cards
liability and, 14
PIN numbers, 7, 14

Debts. See also Credit; Loans
Bureau of the Public Debt, 120
collection of, 18–19, 141
counseling services for out-of-control debt, 17–18
Surviving Debt: A Guide for Consumers, 138

Defense Commissary Agency, 149

Dieting. See Weight reduction

Direct deposit for paychecks, 14

Direct Marketing Association, 143

E-mail Preference Service, 143

Mail Preference Service, 143
removing your name from telemarketing lists, 4

Telephone Preference Service, 143

Direct Selling Association, 143

Disability insurance, 27

Discrimination
banks and, 137–138
housing and, 22
Women's Bureau, 119

Dispute resolution
legal help, 39
recovery services, 39

Dispute resolution programs
law school programs, 39
trade associations dealing with, 140, 141, 145
types of dispute resolution, 38

Distance education
Distance Education and Training Council, 143
Distance Education and Training Council, 143

DMA. See Direct Marketing Association

Do Not Call Registry, 5

DOC. See U.S. Department of Commerce

Doctors
choosing, 21, 135
specialists, 21

Documentation. See Records and recordkeeping

DOD. See U.S. Department of Defense

DOE. See U.S. Department of Energy

DOJ. See U.S. Department of Justice

DOL. See U.S. Department of Labor

Door-to-door peddling, by youth, 3

DOT. See U.S. Department of Transportation

Drug Enforcement Administration, 118

DSA. See Direct Selling Association

E

E-mail
credit card numbers and, 2
E-mail Preference Service, 143
Internet service providers and, 34
spam, 6

Earthquakes
insurance for, 25

ED. See U.S. Department of Education

Education

INDEX

- Accrediting Council for Independent Colleges and Schools, 140
 - AFSA Education Foundation, 140
 - Better Hearing Institute, 142
 - Distance Education and Training Council, 143
 - EDInfo Electronic Newsletter, 113
 - EdPubs, 114
 - general consumer info., 19
 - general education development tests, 19
 - Jump\$tart Coalition for Personal Financial Literacy curriculum enrichment, 137
 - National Clearinghouse for English Language Acquisition, 113–114
 - National Coalition for Consumer Education, 137
 - No Child Left Behind, 113
 - Office of Special Education and Rehabilitative Services, 114
 - 1-800-USA-LEARN, 113
 - Self Help for Hard of Hearing People, 139
 - student aid information, 114
 - Eldercare Locator, 21–22, 115
 - Elderly persons. *See also* Aging
 - American Association of Homes and Services for the Aging, 140
 - National Consumer Law Center, 138
 - National Council on the Aging, 138
 - Electric companies, choosing, 31
 - Electronics
 - Consumer Electronics Association, 142–143
 - Employee Benefits Security Administration, 119
 - Employer Identification Numbers, 120
 - Employment
 - disability employment information, 118
 - Employee Benefits Security Administration, 119
 - general consumer information, 20
 - help for members of the Guard and Reserve, 113
 - National Association of Personnel Services, 145
 - railroad employees, 126
 - Veteran's Employment and Training Service, 119
 - Energy. *See* Utilities
 - Energy Star Program, 122
 - Environmental Protection Agency, 122–123
 - Energy Star Program, 122
 - Resource Conservation and Recovery Act hotline, 122–123
 - Safe Drinking Water Hotline, 34, 123
 - Toxic Substances Control Act Assistance Information Service Hotline, 123
 - EPA. *See* Environmental Protection Agency
 - Equal Credit Opportunity Act, 14
 - Equifax, 16
 - Experian, 16
- F**
- FAA. *See* Federal Aviation Administration
 - Fair Credit Billing Act
 - credit card company disputes and, 4, 16
 - Fair Credit Reporting Act
 - credit information privacy, 8–9
 - negative information on credit reports, 17
 - Fair Debt Collection Practices Act, 18
 - Families USA, 136
 - Fannie Mae, mortgage information, 23
 - Faxes, junk, 6
 - FBI. *See* Federal Bureau of Investigation
 - FCIC. *See* Federal Citizen Information Center
 - FDA. *See* U.S. Food and Drug Administration
 - FDIC. *See* Federal Deposit Insurance Corporation
 - Federal Aviation Administration, air safety hotline, 121
 - Federal Bureau of Investigation, 118
 - Federal Citizen Information Center, 111, 124–125, iv
 - Federal Communications Commission, 123
 - junk faxes complaints, 6
 - pre-recorded voice message rules, 5–6
 - telemarketing rules, 5
 - telephone service complaints, 32
 - telephone service information, 31–32
 - Federal Deposit Insurance Corporation, 123
 - privacy rules, 8
 - savings and checking accounts, 13
 - Federal Emergency Management Agency, 123–124
 - Federal government, 111–127
 - reporting fraud, 36–37
 - Federal Insurance Administration, 123
 - Federal Maritime Commission, 124
 - Federal Motor Carrier Safety Administration, 121
 - Federal Reserve, 124
 - Board of Governors consumer guide to auto leasing, 11
 - closing costs and escrow accounts for home buyers, 23
 - Federal Trade Commission, 124
 - Buyers Guide for used cars, 11
 - closing costs and escrow accounts for home buyers, 23
 - credit information, 15
 - debt collection complaints, 19
 - employment advertising, 20
 - File a Complaint Online, 37
 - fraudulent weight loss claims, 21
 - home shopping rules, 3–4
 - ID Theft Affidavit, 7
 - 900 pay-per-call telephone services, 33
 - reporting fraud, 37
 - reporting spam, 6
 - telemarketing rules, 5
 - 3-day cooling-off rule, 4
 - Federation of American Consumers and Travelers, 136–137
 - FEMA. *See* Federal Emergency Management Agency
 - Fence industry, 141
 - Fertility clinics, success rates, 21
 - FICO score, 16
 - Financial advisors, 28
 - Financial planners
 - Certified Financial Planner Board of Standards, 135
 - Financial Planning Association, 143
 - Financial Planning Association, 143
 - Firearm regulation
 - Bureau of Alcohol, Tobacco and Firearms, 120
 - Fires
 - U.S. Fire Admin., 123–124
 - FirstGov, iv
 - Fish and Wildlife Service, 119
 - Floods, insurance for, 25
 - Flying. *See* Air travel
 - FMI. *See* Food Marketing Institute
 - Food
 - Center for Science in the Public Interest, 135
 - federal dietary guidelines, 20
 - Food Marketing Institute, 143–144
 - Health Research Group, 137

INDEX

National Food Processors Association, 145
 National Turkey Federation, 146
 safety of, 37, 115
 Seafood Inspection Program, 112
 shopping for, 20
 Food Marketing Institute, 143–144
 FPA. See Financial Planning Association
 Fraud
 Alliance Against Fraud in Telemarketing and Electronic Commerce, 134
 contests and sweepstakes, 29
 credit applications and, 17
 employment advertising, 20
 EPA's Fraud, Waste and Abuse Hotline, 122
 HHS-TIPS hotline, 116
 Inspector General's Fraud Hotline, 117
 insurance, 25, 135
 investing and, 28–29
 reporting, 36–37
 Social Security Income payments, 126
 weight loss claims, 21
 Fuel economy of cars, 9
 Funerals. See also Cemeteries
 Funeral Consumers Alliance, 137
 International Cemetery and Funeral Association, 144
 National Funeral Directors Association, 145
 veterans, 122

G

GED tests. See General education development tests
 General education development tests, 19
 General Services Administration
 Consumer Information Catalog, 124–125
 consumer services and information, 124
 Federal Citizen Information Center, 124–125
 Green Vehicle Guide, 9
 GSA. See General Services Administration

H

HALT: An Organization of Americans for Legal Reform, 137
 Health insurance
 Blue Cross and Blue Shield Association, 142
 COBRA coverage, 26
 consumer services and information, 135

government programs, 25–26
 HMOs, 26
 PPOs, 26
 questions to ask, 26
 railroad employees, 126
 Health maintenance organizations
 description, 26
 evaluation and accreditation of, 26
 Health Privacy Project, 9
 Health Research Group, 137
 Healthcare
 American Council on Science and Health, 134
 American Health Care Association, 141
 choosing a doctor, 21, 135
 fertility clinic success rates, 21
 health-related travel information, 30
 Health Research Group, 137
 heart bypass surgery data, 21
 National Cancer Institute, 115
 National Health Information Center, 115
 prescription drugs, 22
 privacy issues, 9
 reliable information sources, 21
 veterans, 25–26, 122
 Healthcare facilities
 assisted living, 21–22, 140
 choosing, 21–22
 nursing homes, 21–22, 26–27, 140
 HealthLink USA, 136
 Hearing impaired persons. See Deaf and hearing impaired persons
 Hearing Industries Association, 144
 Hearing loss. See Deaf and hearing impaired persons
 Hearing Loss: The Journal of Self help for Hard of Hearing People, 139
 Heart bypass surgery data, 21
 HHS. See U.S. Department of Health and Human Services
 Higher education
 Accrediting Council for Independent Colleges and Schools, 140
 Career College Association, 142
 catalogs, 19
 Distance Education and Training Council, 143
 state savings programs, 19
 student aid information, 114
 HMOs. See Health maintenance organizations
 Home equity loans
 description, 15
 National Home Equity Mortgage Association, 145

Homeland Security. See U.S. Department of Homeland Security
 Homeowner's/renter's insurance
 description, 24
 lost baggage, 31
 "replacement" coverage, 31
 Homeownership. See also Home equity loans; Mortgages
 buying a home, 22–23
 closing costs and escrow accounts, 23
 floods and earthquakes and, 25
 HUD Housing Counseling Clearinghouse, 15
 improvement and repairs, 23–24, 117
 manufactured housing, 117
 National Association of Home Builders, 144
 National Association of Realtors, 145
 Hospitals
 accreditation, 21
 consumer services and information, 135
 Hotlines
 Auto Safety, 12, 75, 78, 121
 Call for Action, 38
 Consumer Product Safety Commission, 111
 EPA's Fraud, Waste and Abuse Hotline, 122
 FAA air safety hotline, 121
 HHS-TIPS fraud hotline, 116
 Household Goods Consumer Complaint and Safety Violation Hotline, 121
 Inspector General's Fraud Hotline, 117
 insurance fraud, 25
 Meat and Poultry Hotline, 112
 Resource Conservation and Recovery Act hotline, 122–123
 Safe Drinking Water Hotline, 34
 STD and AIDS, 111
 Toxic Substances Control Act Assistance Information Service Hotline, 123
 Household Goods Consumer Complaint and Safety Violation Hotline, 121
 Household Goods Forwarders Association of America, Inc., 144
 How to Avoid Becoming a Victim of Insurance Fraud booklet, 135

I

Identity theft
 description, 6

INDEX

- reducing chances of, 7
 - Identity Theft Resource Center, 7
 - IIHS. See Insurance Institute for Highway Safety
 - Illegal drugs. See also Prescription drugs
 - Drug Enforcement Administration, 118
 - Illness. See Healthcare
 - Immigration services, 116
 - InCharge Institute of America, 18
 - Indoor Air Quality Information Clearinghouse, 122
 - Information sources, iv. See also specific topics
 - Insurance
 - cars, 25
 - credit insurance, 9, 14
 - deductibles, 25
 - disability, 27
 - earthquakes, 25
 - Federal Insurance Administration, 123
 - financial stability of companies, 24
 - floods, 25
 - fraud, 25, 135
 - general information sources, 24–25
 - health, 25–26, 135, 142
 - homeowner's/renter's, 24
 - life, 27, 141
 - long-term care, 26–27
 - National Association of Insurance Commissioners, 144–145
 - National Association of Professional Insurance Agents, 145
 - National Insurance Consumer Helpline, 144
 - private mortgage insurance, 23
 - state insurance regulators, 99–102
 - unsolicited offers, 4
 - Insurance Information Institute, 144
 - Insurance Institute for Highway Safety, 10
 - Interest rates
 - car loans, 9
 - credit cards, 15, 16
 - installment loans, 15
 - mortgages, 23
 - savings and checking accounts, 13
 - up-to-date information, 14
 - Internal Revenue Service, 120
 - e-file, 120
 - e-payment, 120
 - Employer Identification Numbers, 120
 - frivolous tax arguments, 120
 - tax refunds, 15, 120
 - International Association of Lemon Law Administrators, 78
 - International Cemetery and Funeral Association, 144
 - Internet. See also Web sites
 - banking services, 13
 - car buying, 9
 - consumer ratings for online stores, 2
 - e-mail, 2, 6, 34
 - FTC's File a Complaint Online, 37
 - IRS e-file and e-payment, 120
 - National Fraud Information Center/Internet Fraud Watch, 138
 - online auctions and sellers, 3
 - online pharmacies, 22
 - online privacy protection, 8
 - spam and, 4–6
 - term life insurance comparisons, 27
 - Internet service providers
 - selecting, 34
 - software for, 34
 - spam and, 6
 - technical support, 34
 - Investing
 - dispute resolution programs, 38
 - federal government agencies dealing with, 111
 - financial brokers and advisors, 28
 - fraud, 28–29
 - National Association of Security Dealers, 145
 - National Futures Association, 145
 - North American Securities Administrators Association, Inc., 146
 - risk and, 27–28, 29
 - state securities administrators, 103–106
 - ISPs. See Internet service providers
- J**
- J.D. Powers and Associates
 - homeowners insurance company ratings, 24
 - Jobs. See Employment
 - Joint Commission of Accreditation of Healthcare Organizations
 - consumer complaints, 21
 - Jump\$tart Coalition for Personal Financial Literacy, 137
 - Junk mail, 4–6
- K**
- Kelly Blue Book, 10
 - Kids. See Children
 - Kiplinger's Personal Finance magazine, 28
- L**
- Land
 - Bureau of Land Management, 119
 - sales of, 117–118
 - Lawyer Referral Service, 39
 - Legal Aid offices, 39
 - Legal issues
 - HALT: An Organization of Americans for Legal Reform, 137
 - legal assistance, 39
 - National Consumer Law Center, 138
 - Legal Services Corporation, 39
 - Lemon laws, 12, 78
 - Libraries
 - corporation contact information, 36
 - general consumer information sources, iv
 - Life insurance, 27, 141
 - LifeSmarts gameshow competition, 137
 - Loans. See also Credit; Debts
 - cars, 9
 - home equity, 15, 145
 - installment, 15
 - payday, 15
 - small businesses, 126
 - tax refund, 15
 - Long-distance service. See Telephone service
 - Long-term care. See also Nursing homes
 - American Health Care Association, 141
 - Families USA, 136
 - insurance coverage information, 26–27
 - LSC. See Legal Services Corporation
- M**
- Manufactured housing, 117
 - Mayo Clinic, 21
 - Media
 - help with complaints about products or services, 37
 - Mediation, for dispute resolution, 38
 - Medicaid
 - beneficiary choices, 115
 - information sources, 26
 - Medical Information Bureau
 - requesting your file from, 9
 - Medical Library Association
 - healthcare information, 21
 - Medicare
 - beneficiary choices, 115
 - information sources, 26
 - prescription drug discount cards, 22

INDEX

- MedlinePlus
 - food shopping, safety, and nutrition information, 20
- Mental health
 - Mental Help Net, 21
 - National Institute of Mental Health, 115–116
- Military commissary and exchange offices listing, 148–149
- Military family centers, 147
- Mine Safety and Health Administration, 118
- Money Management International, 18
- Money market accounts, 13
- Monument Builders of North America, 144
- Moody's Investors Services
 - insurance company ratings, 24
 - investment ratings, 28
- Mortgage Bankers Association of America, 144
 - Mortgages. *See also* Home equity loans
 - adjustable rate, 23
 - Home Mortgage Insurance Division, HUD, 117
 - interest rates, 23
 - Mortgage Bankers Association of America, 23, 144
 - National Home Equity Mortgage Association, 145
 - private mortgage insurance, 23
- MotorTrend
 - new car ratings, 9
- Moving industry
 - American Moving and Storage Association, 141
 - Household Goods Consumer Complaint and Safety Violation Hotline, 121
 - Household Goods Forwarders Association of America, Inc., 144
- Mutual funds. *See* Investing
- My Health Privacy, 9
- Myvesta, 18
- N**
- NACAA. *See* National Association of Consumer Agency Administrators
- NASD. *See* National Association of Securities Dealers
- National Advertising Division, 144
- National American Consumer Protection Investigators, 146
- National Archives and Records Administration, 125
- National Association of Boards of Pharmacy
 - online prescription drug sites, 22
- National Association of Consumer Agency Administrators, 137
- National Association of Home Builders, 144
- National Association of Insurance Commissioners, 144–145
 - complaint database, 24
- National Association of Personnel Services, 145
- National Association of Professional Insurance Agents, 145
- National Association of Realtors, 145
- National Association of Security Dealers, 145
 - dispute resolution, 38
- National Automobile Dealer Association
 - Official Used Car Guide, 10
- National Automobile Dealers Association, 78
- National Cancer Institute, 115
- National Cemetery Administration, 122
- National Clearinghouse for English Language Acquisition, 113–114
- National Coalition for Consumer Education, 137
- National Committee for Quality Assurance, 26
- National Community Reinvestment Coalition, 137–138
- National Consumer Law Center, 138
- National Consumer League, 138
- National Consumers League, 137
 - My Health Privacy, 9
 - National Coalition for Consumer Education, 137
 - National Fraud Information Center, 37
 - telephone service information, 32
- National Council on Disability, 125
- National Council on the Aging, 138
- National Credit Union Administration, 125
- National Flood Insurance Program, 25
- National Food Processors Association, 145
- National Fraud Information Center/Internet Fraud Watch, 17, 138
- National Funeral Directors Association, 145
- National Futures Association, 145
- National Health Information Center, 115
- National Highway Traffic Safety Administration, 121
 - Auto Safety Hotline, 12, 75
 - reporting safety hazards, 37
 - service bulletin database, 12
 - vehicle crash test information, 10
- National Institute for Automotive Service Excellence, 78
- National Institute of Mental Health, 115–116
- National Insurance Crime Bureau
 - fraud hotline, 25
- National Labor Relations Board, 125
- National Legal Aid and Defender Association, 39
- National Library Service for the Blind and Physically Handicapped, 35
- National Park Service, 119
 - federal recreation sites, 30
- National Response Center, 116–117
- National Runaway Switchboard, 116
- National Turkey Federation, 146
- Native Americans
 - Bureau of Indian Affairs, 119
- Natural gas companies, choosing, 31
- NCD. *See* National Council on Disability
- NCL. *See* National Consumer League
- NCLC. *See* National Consumer Law Center
- NHTSA. *See* National Highway Traffic Safety Administration
- NIMH. *See* National Institute of Mental Health
- 900 pay-per-call telephone services
 - blocking, 34
 - federal rules, 33
- NLRB. *See* National Labor Relations Board
- NLS. *See* National Library Service for the Blind and Physically Handicapped
- North American Securities Administrators Association, Inc., 146
- NRC. *See* Nuclear Regulatory Commission
- Nuclear Regulatory Commission, 125
- Nursing Home Compare, 21
- Nursing homes. *See also* Long-term care
 - American Association of Homes and Services for the Aging, 140
 - average length of stay, 27
 - information sources, 21–22
 - long-term care insurance and, 26–27
- Nutrition
 - Center for Science in the Public Interest, 135

INDEX

- Community Nutrition Institute, 135
 - federal dietary guidelines, 20
 - food safety information, 115
 - weight reduction and, 20–21
- Nutrition Action Healthletter, 135
- Nutrition Navigator, 20
- The Nutrition Source, 20
- Nutrition Week newsletter, 135
- O**
- Occupational Safety and Health Administration, 118
- Office of the Comptroller of the Currency, 17
- Online sources. See Internet; Web sites
- Orthoses
 - American Orthotic and Prosthetic Association, 141
- OSHA. See Occupational Safety and Health Administration
- P**
- Passports, 119
- Patents and trademarks, 113
- Pension Benefit Guaranty Corporation, 125–126
- Pensions
 - Employee Benefits Security Administration, 119
 - Pension Benefit Guaranty Corporation, 125–126
 - railroad employees, 126
 - Social Security, 126
- Persons with disabilities
 - American Orthotic and Prosthetic Association, 141
 - Americans with Disabilities Act, 118
 - Architectural and Transportation Barriers Compliance Board, 111
 - disability employment information, 118
 - National Council on Disability, 125
 - services and resources for consumers with, 35
 - Social Security disability benefits, 126
- Pesticides
 - National Pesticide Information Center, 122
- Pharmacies. See Prescription drugs
- Photo Marketing Association, 146
- Photographic equipment
 - Photo Marketing Association, 146
- Physical fitness
 - President's Council on Physical Fitness and Sports, 116
- Physicians. See Doctors
- PIN numbers
 - for ATM/debit cards, 14
 - identity theft and, 7
- Planes. See Travel
- Post exchanges. See Military commissary and exchange offices
- Postal Rate Commission, 126
- PPOs. See Preferred provider organizations
- Pre-paid telephone calling cards, 33
- Preferred provider organizations, 26
- Prescription drugs. See also Illegal drugs
 - Health Research Group, 137
 - Medicare discount cards, 22
 - online pharmacies, 22
 - reporting safety hazards, 37
 - side effects, 22
- President's Council on Physical Fitness and Sports, 116
- Privacy. See also Identity theft
 - children and, 8
 - financial, 8–9
 - general consumer information, 7–8
 - medical, 9
 - online privacy, 8
- Prizes
 - 900 pay-per-call telephone services and, 33
 - paying money in order to claim, 29
 - telemarketing and, 5
 - travel, 29
- Prostheses
 - American Orthotic and Prosthetic Association, 141
- Public Citizen, Inc., 138
- Purchases, general tips, 1–2
- R**
- Railroad employees, pensions and benefits for, 126
- Railroad Retirement Act, 126
- Railroad Retirement Board, 126
- Railroad Unemployment Insurance Act, 126
- RCRA. See Resource Conservation and Recovery Act
- Real estate. See also Homeownership
 - Surplus Federal Property Sales, 125
- Real estate agents, 22
- Real Estate Settlement Procedures Act, 23
- Recalls, safety, 2, 12
- Recording for the Blind & Dyslexic, 35
- Records and recordkeeping. See also National Archives and Records Administration
 - billing disputes, 17
 - car repairs, 12
 - complaints, 36
 - damaged baggage, 31
 - home improvement and repairs, 23
 - identity theft, 7
 - lost baggage, 31
 - negative credit information in your credit report, 17
- Rental cars, 11–12
- Renter's insurance, 25
- Repairs
 - cars, 12, 78
 - home improvement and, 23–24, 117
- Repossessions of cars, 12–13
- Resource Conservation and Recovery Act, 122–123
- RESPA. See Real Estate Settlement Procedures Act
- RFB&D. See Recording for the Blind & Dyslexic
- Runaway children, 116
- RV Consumer Group, 78
- S**
- Safety issues. See also U.S. Department of Homeland Security
 - automobile recalls, 2, 12
 - cars, 2, 10, 12, 37
 - drinking water, 34
 - Federal Motor Carrier Safety Administration, 121
 - food safety, 20
 - mine safety, 118
 - Occupational Safety and Health Administration, 118
 - reporting safety hazards, 37
 - travel, 30
 - vehicle crash test information, 10
- Savings accounts, 13–14
- SBA. See Small Business Administration
- Science
 - American Council on Science and Health, 134
 - Center for Science in the Public Interest, 135
- SEC. See Securities and Exchange Commission
- Securities and Exchange Commission, 126
 - company disclosure rules, 28
 - disciplinary action database, 28
- Security. See also U.S. Department of Homeland Security

INDEX

- Transportation Security Administration, 121
- Self Help for Hard of Hearing People, 139
- Service contracts, questions to ask about, 1–2
- Sexually transmitted diseases
 - hotline, 111
- Shopping from home
 - consumer rights, 3–4
 - general tips, 2–3
 - online auctions and sellers, 3
 - 3-day cooling-off rule, 4
- Slamming, 32
- Small Business Administration, 126
- Small claims courts
 - dispute resolution, 38
 - filing a case, 39
- Soap and Detergent Association, 146
- SOCAP. See Society of Consumer Affairs Professionals International
- Social Security Administration, 126
- Social Security numbers
 - credit applications and, 17
 - identity theft and, 7, 8
- Society of Consumer Affairs Professionals International, 139
 - listing, 41–74
- Software
 - Internet service providers and, 34
 - spam-blocking, 6
 - spyware/sneaky, 8
- Spam, 4, 6
- Special education
 - Office of Special Education and Rehabilitative Services, 114
- Sports
 - President's Council on Physical Fitness and Sports, 116
- Spyware, 8
- Standard & Poor's
 - insurance company ratings, 24
 - investment ratings, 28
- States
 - agencies offering help with complaints, 37
 - banking authorities listing, 95–98
 - Better Business Bureaus listing, 128–133
 - car safety inspection, 10
 - cemetery grants program, 122
 - consumer protection offices listing, 79–94
 - Do Not Call lists, 5
 - health insurance for children, 26
 - health insurance pools, 26
 - heart bypass surgery data, 21
 - higher education savings programs, 19
 - insurance regulators, 99–102, 144–145
 - lemon laws, 12
 - physician licensing, 21
 - securities administrators, 103–106
 - state-specific legal questions, 39
 - travel agent registration and insurance, 29
 - utility commissions, 107–110
- STB. See Surface Transportation Board
- STDs. See Sexually transmitted diseases
- Stocks. See Investing
- Stored-value cards, 13
- Sublease brokers, 9
- Suitcases. See Baggage
- Surface Transportation Board, 127
- Surviving Debt: A Guide for Consumers, 138
- Sweepstakes
 - fraud and, 29
 - 900 pay-per-call telephone services and, 33
- T**
- Tax issues. See also Internal Revenue Service
 - frivolous tax arguments, 120
 - investments, 28
 - IRS e-file, 120
 - IRS e-payment, 120
 - tax refund loans, 15
- Telecommunications
 - Consumer Action, 136
- Telecommunications Research and Action Center, 31
- Telemarketing
 - Alliance Against Fraud in Telemarketing and Electronic Commerce, 134
 - Direct Marketing Association, 143
 - Do Not Call Registry, 5
 - general consumer information, 4
 - National Fraud Information Center/Internet Fraud Watch, 138
 - pre-recorded voice messages, 5–6
 - prize offerings, 5
 - removing your name from telemarketing lists, 4–5
 - sales calls, 5
 - screening calls, 5
 - Telephone Preference Service, 143
- Telephone relay services for deaf and hearing impaired persons, 35, 125
- Telephone service
 - cell phones, 32–33
 - cramming, 32
- deaf or hard of hearing persons, 35
- general consumer information, 31–32
- 900 numbers, 33–34
- pre-paid calling cards, 33
- screening calls, 5
- slamming, 32
- Term life insurance, 27
- Thomas Register of American Manufacturers, 36
 - 3-day cooling-off rule
 - home improvement and repairs, 24
 - shopping from home and, 4
- Tips
 - general buying tips, 1–2
 - general consumer tips, vi
 - using the handbook, 1
- Tire Association of North America, 146
- Tobacco regulation
 - Bureau of Alcohol, Tobacco and Firearms, 120
- Toxic Substances Control Act, 123
- Toy Industry Association, Inc., 146
- Toys
 - reporting safety hazards, 37
 - Toy Industry Association, Inc., 146
- Trade and professional associations, 140–146
- Trademarks, 113
- Transportation Security Administration, 121
- TransUnion, 16
- Travel
 - air travel problems, 30–31
 - Disaster Aid, 136–137
 - federal recreation sites, 30
 - Federation of American Consumers and Travelers, 136–137
 - general consumer information, 29
 - paying by credit card for, 29
 - safety issues, 30
 - United States Tour Operators Association, 146
- Travel agents
 - American Society of Travel Agents, Inc., 142
 - licensing of, 29
 - professional association membership and, 29
- U**
- Unemployment
 - railroad employees, 126
- United States Tour Operators Association, 146
- Universal life insurance, 27

INDEX

- U.S. Air Force
 - Exchange Service, 149
 - Family Matters Office, 147
 - U.S. Army
 - Community and Family Support Center, 147
 - Exchange Service, 149
 - U.S. Coast Guard, 116
 - Exchange System, 149
 - Work/Life Program, 147
 - U.S. Department of Agriculture, 112
 - Cooperative State Research, Education, and Extension Service, 112, iv
 - food shopping, safety, and nutrition information, 20, 112
 - Meat and Poultry Hotline, 112
 - reporting safety hazards, 37
 - U.S. Department of Commerce, 112–113
 - Office of Weights and Measures, 112
 - reporting safety hazards, 37
 - U.S. Department of Defense, 113
 - U.S. Department of Education, 113–114
 - U.S. Department of Energy, 114–115
 - energy efficiency information, 114
 - Energy Saver guide, 31
 - U.S. Department of Health and Human Services, 115–116
 - Eldercare Locator, 21–22, 115
 - medical privacy and, 9
 - Nursing Home Compare, 21
 - U.S. Department of Homeland Security, 116–117
 - U.S. Department of Housing and Urban Development, 117
 - affordable housing programs, 117
 - home improvement, 117
 - housing counseling, 22
 - HUD Housing Counseling Clearinghouse, 15
 - land sales, 117–118
 - Office of Fair Housing and Equal Opportunity, 22, 117
 - U.S. Department of Justice, 118
 - U.S. Department of Labor, 118–119
 - disability employment, 118
 - U.S. Department of State 119
 - Overseas Citizens Services, 119
 - passport information, 119
 - travel safety information, 30
 - visa information, 119
 - U.S. Department of the Interior, 119
 - U.S. Department of the Treasury, 120–121
 - U.S. Department of Transportation, 121
 - Auto Safety Hotline, 78
 - overbooked flights, 30
 - travel safety information, 30
 - U.S. Department of Veterans Affairs. See also Veterans Administration, 121–122
 - U.S. Fire Administration, 123–124
 - U.S. Food and Drug Administration, 115
 - food shopping, safety, and nutrition information, 20
 - prescription drug information, 22
 - reporting safety hazards, 37
 - U.S. Geological Survey, 119
 - U.S. Marine Corps
 - Exchanges, 148–149
 - Family Services, 147
 - U.S. Navy
 - Exchange Service Centers, 148
 - Family Assistance, 147
 - U.S. PIRG. See U.S. Public Interest Research Group
 - U.S. Postal Inspection Service, 127
 - reporting fraud, 37
 - U.S. Postal Service. See also Postal Rate Commission, 127
 - mail that looks like bills, 4
 - mail that looks like it is from a government agency and, 4
 - U.S. Public Interest Research Group, 139
 - U.S. Savings Bonds, 28
 - U.S. Secret Service, 117
 - U.S. Treasury securities, 28
 - USDA. See U.S. Department of Agriculture
 - Used cars, 10–11
 - Utilities
 - electricity, 31
 - energy efficiency information, 114
 - Energy Star Program, 122
 - general consumer information, 31
 - natural gas, 31
 - nuclear power, 125
 - state commissions listing, 107–110
 - telephone service, 31–34
 - water, 34
 - Veterans Administration. See also U.S. Department of Veterans Affairs
 - health insurance, 25–26
 - Visas, 119
- W**
- Warranties
 - cars, 11, 12
 - extended, 1–2, 10
 - questions to ask about, 1–2
 - repairs and, 12
 - secret, 12
 - Water service, 34
 - Websites. See also Internet; specific organizations and federal government agencies
 - BBBOnline, 2, 128
 - credit counseling, 18
 - federal recreation sites, 30
 - general consumer information, iv
 - healthcare information, 21
 - legal help, 39
 - medical privacy, 9
 - online version of the handbook, 1
 - personal, 34
 - safety recalls, 2, 12
 - telephone rate and plan information, 32
 - Weight reduction
 - federal government information sources, 20
 - general guidelines, 20–21
 - Weiss Ratings, Inc.
 - insurance company ratings, 24
 - investment ratings, 28
 - Whole life insurance, 27
 - Wireless service. See Cell phones
 - Women's Bureau, 119
 - Workers' compensation, 27
- Y**
- Youth peddling, 3

Single copies of the current **Consumer Action Handbook** are available by writing Handbook, Federal Citizen Information Center, Pueblo, CO 81009 or by calling 1 (888) 8 PUEBLO, that's 1-888-878-3256. The **Handbook** can also be ordered on the FCIC website, www.pueblo.gsa.gov, and viewed there free of charge.

The 2005 **Consumer Action Handbook** will be current through summer 2006. To place your name on a mailing list to receive the 2006 **Handbook**, please call 1-888-878-3256. For information that is updated weekly, visit the Consumer Action website at www.ConsumerAction.gov.

The Federal Citizen Information Center wishes to thank Pat Bonner, Ph.D. of Economic Connections for her help in developing this edition of the **Consumer Action Handbook**. Her expertise on the front lines of consumer education has contributed immeasurably to the value and quality of this publication. We would also like to thank Nicole Vincent, the **Consumer Action Handbook** Manager, for her work on this edition of the **Handbook**.

We need your help to keep the Handbook up-to-date. Please report any changes to Handbook Update, Federal Citizen Information Center, 1800 F Street NW, Rm. G-142, Washington, DC 20405, or e-mail action.handbook@gsa.gov.

